

SEP 12 4 13 PM '80  
DONNIE S. TANKERSLEY  
R.M.C.

Closing Date: September 12, 1980  
(Date Instrument Delivered)

**MORTGAGE**  
RENEGOTIABLE RATE NOTE  
(See Rider Attached)

BOOK 1515 PAGE 684

THIS MORTGAGE is made this 12th day of September 1980, between the Mortgagor, Christopher L. Cheffer and Patricia T. Cheffer (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S. C. 29644 (herein "Lender").

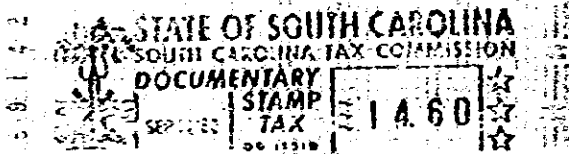
"NOTE" includes all Renewals and Amendments of the Note dated September 12, 1980. WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty six thousand five hundred (\$36,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 12, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2010

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

All that lot of land in the county of Greenville, State of South Carolina, being known and designated as Lot No. 624 on plat of WESTWOOD, SECTION IV, recorded in plat book 4-X page 100, and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Yellow Wood Court at the joint front corner of Lots 624 and 625; thence with the joint line of said lots S. 23-09 W. 211.04 feet to an iron pin in rear line of Lot 609; thence with rear line of Lots 609 and 610, S. 31-19 E. 120 feet to an iron pin; thence with rear line of Lot 611, S. 13-18 E. 40 feet to an iron pin joint rear corner of Lots 623 & 624; thence with the joint line of said lots N. 57-09 E. 153.1 feet to an iron pin on the southern side of Yellow Wood Court; thence with the southern side of said Court S. 40-25 E. 40 feet to the point of beginning.

This is the same property conveyed to mortgagor by Monroe F. Banton & Helen G. Banton by deed of even date herewith to be recorded.



NOTICE: THIS MORTGAGE SECURES A NOTE WHICH CONTAINS PROVISIONS FOR AUTOMATIC RENEWAL OF SUCH NOTE FOR SUCCESSIVE PERIODS NOT TO EXTEND BEYOND Oct. 1, 2010. THE INTEREST RATE AND THE PAYMENTS UNDER THE NOTE MAY CHANGE AT THE TIME OF EACH RENEWAL. A COPY OF THE PROVISIONS OF THE NOTE RELATING TO RENEWAL AND CHANGE OF INTEREST RATE AND PAYMENTS IS ATTACHED TO THIS MORTGAGE AS AN EXHIBIT.

which has the address of 108 Yellow Wood Court Simpsonville, S. C. 29681 (herein "Property Address");

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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S.O.C.C.I.

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