

FILED
GREENVILLE S.C.

NOV 14 3 45 PM '80

SONNENSHINE TAYLOR SLEY
R.M.C.

MORTGAGE

BOOK 1524 PAGE 601

THIS MORTGAGE is made this 14th day of November,
1980, between the Mortgagor, Michael B. Hoy and Ruth P. Hoy
(herein "Borrower"), and the Mortgagee, First Federal
Savings and Loan Association, a corporation organized and existing under the laws of the United States
of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Thousand and No/100-
----- Dollars, which indebtedness is evidenced by Borrower's
note dated November 14, 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
July 1, 2011....;

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 piece, parcel or lot of land situate, lying and being in the County of
Greenville, State of South Carolina, being known and designated as Lot No. 26 as
shown on plat of ENOREE HILLS SUBDIVISION recorded in the R.M.C. Office for Green-
ville County, South Carolina, in Plat Book MM at page 197, reference to which is
hereby made for a more complete description by metes and bounds. Property is
also shown on plat recorded in Plat Book 6-H, at page 86.

This is the same property conveyed to the Mortgagors by deed of Boyce Robbins
dated September 5, 1980 recorded in the R.M.C. Office for Greenville County,
South Carolina, in Deed Book 1132, at page 794, on September 8, 1980.

The within Renegotiable Rate Mortgage is modified by the terms and
conditions of the attached Renegotiable Rate Mortgage Rider which is
attached hereto and made a part of this mortgage instrument.

RENEGOTIABLE RATE MORTGAGE
STAMP
\$ 20.00

GCTO --- 1 NC14 80 648
GCTO --- 1 NC14 80 650
2.0001 4.0001

which has the address of Lot 26 Burgess Drive Taylors
(Street) (City)
S. C. 29687 (herein "Property Address");
(State and Zip Code)

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 seized 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.

0.90

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