## 3 01 PHAIDJUSTABLE MORTGAGE

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THIS MORTGAGE is made this 29th day of January.

19. 82, between the Mortgagor, James W. Fox and Melissa P. Fox

(herein "Borrower"), and the Mortgagee, South Carolina

Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

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 situate on the Southwestern side of Parkdale Drive in the County of Greenville, State of South Carolina, being shown as Lot No. 20 on a plat of Parkdale Subdivision, dated June 1960, prepared by Dalton & Neves, recorded in Plat Book RR at Page 55 in the RMC Office for Greenville County and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southwestern side of Parkdale Drive at the joint front corner of Lot 19 and Lot 20 and running thence with Lot 19, S. 62-03 W., 165 feet to an iron pin at the joint rear corner of Lot 19 and Lot 20; thence S. 27-57 E., 100 feet to an iron pin at the joint rear corner of Lot 20 and Lot 21; thence N. 62-03 E., 165 feet to an iron pin on Parkdale Drive; thence with said drive N. 27-57 W., 100 feet to the point of beginning.

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South Carolina 29611 ... (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 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.

SOUTH CAROLINA-1 to 4 F2+ (y=6:75-FKMA) FHLMC UNIFORM INSTRUMENT AME-2 (1981)

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