

Mortgagee's Mailing Address:
1500 Hampton Street
Columbia, S. C. 29201

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STATE OF SOUTH
CAROLINA
FEDERAL SAVINGS BANK

ADJUSTABLE MORTGAGE

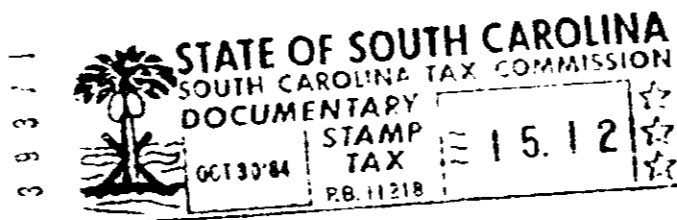
THIS MORTGAGE is made this 1st day of October
1984, between the Mortgagor, Bruce H. Cummings and Jacquelynn K. Cummings
(herein "Borrower"), and the Mortgagee, South Carolina
Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of
America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Thousand, Three Hundred
Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note
dated October 1, 1984 (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, 2014

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 certain piece, parcel or unit, situate, lying and being in
the State of South Carolina, County of Greenville, being known and designated
as Unit No. L-201 of Court Ridge Horizontal Property Regime as is more fully
described in Declaration (Master Deed) dated July 30, 1984, and recorded in the
RMC Office for Greenville County, S. C. in Deed Book 1218 at Pages 803 through
872, inclusive, and survey and plot plan recorded in the RMC Office for Greenville
County in Plat Book 10M at Pages 42, 43 and 44.

This being the same property conveyed to the mortgagors herein by deed
of Court Ridge Associates of even date and to be recorded herewith.



which has the address of Unit L-201 Court Ridge, 2601 Duncan Chapel Rd., Greenville
[Street] [City]
South Carolina 29609
[State and Zip Code] (herein "Property Address");

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improve-
ments 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.