

Mortgagee's Mailing Address:
1500 Hampton Street
Columbia, South Carolina 29201

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ALL REFERENCES TO SOUTH
CAROLINA FEDERAL SAVINGS
AND LOAN ASSOCIATION
MEAN SOUTH CAROLINA
FEDERAL SAVINGS BANK.

ADJUSTABLE MORTGAGE

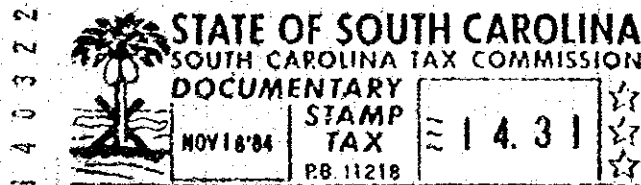
THIS MORTGAGE is made this 15th day of November 1984, between the Mortgagor, William W. Howell (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Seven Thousand, Six Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 15, 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 December 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. E-101 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 mortgagor herein by deed of Court Ridge Associates of even date and to be recorded herewith.



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which has the address of Unit E-101 Court Ridge, 2601 Duncan Chapel Road, Greenville, South Carolina 29609 (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 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.