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

CREENVILE CO. S. C.

SEP 9 2 08 PH '80

MORTGAGE

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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 Seven flundred and No/100-Lender in the principal sum of Torty Four Thousand noted dated September 5, 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 ________ State of South Carolina:

ALL that certain piece, parcel or lot of land, with all improvements thereon or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the southeastern side of Spruce Court and being known and designated as Lot No. 8 according to a plat of White Cak Hills Subdivision, Section One, recorded in the Greenville County RMC Office for Greenville County in Plat Book 7-C, at page 33, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Spruce Court at the joint front corner of Lots 7 and 8 and running along the southeastern side of Spruce Court, N. 57-45 E. 14.25 feet to an iron pin; thence continuing along Spruce Court, N. 75-05 E. 44.6 feet to an iron pin on the southeastern side of Spruce Court; thence along the curve of the cul-de-sac of Spruce Court, the chord of which is N. 75-05 E. 86.6 feet to an iron pin in line of property now or formerly of Miller; thence along the line of said Miller property, S. 11-15 E. 130 feet to an iron pin; thence S. 66-37 W. 123.3 feet to an iron pin at the joint rear corner of Lots 7 and 8; thence along the common line of said lots, N. 20-42 W. 144.2 feet to the point of beginning.

The above described property is a portion of the same acquired by Bobby Joe Jones Builders, Inc. and A. J. Prince Builders, Inc. by deed from L. H. Tankersley, recorded May 15, 1979, with an undivided one-half interest being conveyed to A. J. Prince Builders, Inc. by Bobby Joe Jones Builders, Inc. by deed recorded December 3, 1979 in the Greenville County RMC Office

First Federal Savings & Loan Association 301 College Street Greenville, South Carolina 29601 STATE OF SOUTH CAROLINA

AND DOCUMENTARY

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which has the address of Lot 8 Spruce Street Greenville, S.C.

(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.

SOUTH CAROLINA -- 1 to 4 Family-6-75-FNHA/FHLING UNIFORM INSTRUMENT (with amendment adding Para 24)