

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

ADJUSTABLE MORTGAGE

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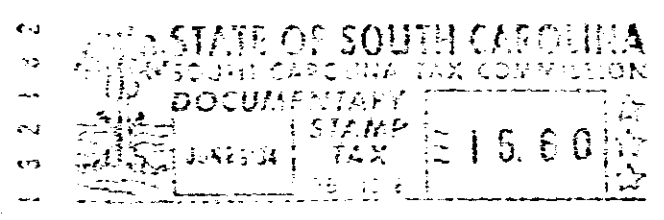
THIS MORTGAGE is made this 29th day of June 1984, between the Mortgagor, James Walter Swanner and Loetta S. Swanner (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Eight Thousand Nine Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 29, 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 July 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, situate in the City of Greenville on the Eastern side of Capers Street, being known and designated as Lot 64 as shown on a plat of Crescent Terrace, dated July, 1919 by R. E. Dalton as recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book "E" at Page 137, and having according to more recent survey by Carolina Surveying Co., dated June 26, 1984, the following metes and bounds to-wit:

BEGINNING at an old iron pin on the Eastern side of Capers Street at the joint front corner of Lots 64 and 65 and running thence with the joint line of said Lots N. 89-55 E. 196 feet to an old iron pin in the rear corner of Lot 49; thence with the rear line of Lots 49 and 50 S. 2-08 E. 95 feet to an old iron pin in the rear corner of Lot 60; thence with the line of Lots 60 and 61 N. 84-00 W., 193.3 feet to an old iron pin on the Eastern side of Capers Street; thence with said Street N. 5-41 W. 75 feet to an old iron pin at the point of beginning.

The abovedescribed property is the same identical property heretofore conveyed to Ward Stone, Jr. by Deed of James Cooksey, Eston L. Rodgers and H. E. Tumblin, as Trustees for Augusta Road Baptist Church, dated May 1, 1984 and recorded on May 1, 1984 in Deed Volume 1211 at page 659 in the said R.M.C. Office.



which has the address of 205 Capers Street Greenville, South Carolina 29605 (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.

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