ESCROW

900 Roosevelt Parkway Chesterfield, Missouri 63017 214-532-6200

MORTGAGE

LOAN NUMBER 210002069

OCTOBER

11 no 14 Adjustable Rate Mortgage — South Carolina

THIS MORTGAGE, is made this STH day of between the Mortgagor, JAMES J. BALDWIN AND NANCY L. BALDWIN

, 19 84

(herein "Borrower"),

and the Mortgage, ROOSEVELT FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 900 Roosevelt Parkway, Chesterfield, Missouri 63017 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the original principal amount of THIRTY FOUR THOUSAND AND 00/100

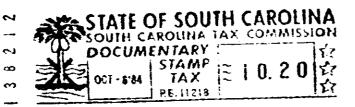
_____ Dollars, (U.S. \$ 34,000,00 with interest, which indebtedness is evidenced by Borrower's Adjustable Rate Note dated 10/5/84 payable in monthly installments and a final installment due on OCTOBER 5, 2014 change in the interest rate and the monthly payment amount, a true copy of which Note is annexed to this Mortgage and is incorporated by reference herein as a part hereof.

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 20 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: GREENVILLE

Unit No. 30, in University Ridge Horizontal Property Regime, as shown on plat thereof recorded in the Office of the R.M.C. for Greenville County in Plat Book "5F" at Pages 55 and 56.

This conveyance is subject to the provisions of the Master Deed establishing University Ridge Horizontal Property Regime, recorded in the Office of the R.M.C. for Greenville County in Deed Book 1000, at Page 128.

Bankers Trust of S.C., N.A., Trustee Derivation: Deed Book 1223, Page 605 U/A Dated 2/14/55 with Margaret M. Grimball 10/5/84



THE CONDOMINIUM RIDER ATTACHED HERETO IS BY THIS REFERENCE INCORPORATED HEREIN AND MADE A PART HEREOF, AND THE TERMS AND PROVISIONS SET FORTH THEREIN SHALL BE DEEMED A PART OF THIS MORTGAGE.

which has the address of

30 UNIVERSITY RIDGE

South Carolina

29601

(Street)

(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.

Borrower and Lender convenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note and adjusted as provided herein; late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

31-385 (4/84) South Carolina

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