800x1553 840£**65**9 FADJUSTABLE MORTGAGE 83 PAGE 729 February 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"). dated.... February 16, 1982. (herein "Note"), providing for monthly installments of principal and interest, To Secure to Lender (2) the repayment of the indebtedness evidenced by the Note, with interest thereon, the Lot No. 20; thence running S. 72-57 W., 67.94 feet to a point; thence S. 68-25 W., 111.89 feet to a point in a cul-de-sac; thence along the curve of said cul-de-sac, the radius of which is 40 feet, N. 67-30 W., 41.72 feet to a point; thence N. 8-56 W., 179.94 feet to a point; thence N. 41-57 E., 45.0 feet to a point in a cul-de-sac; thence along the curve of said cul-de-sac, the radius of which is 50 feet, N. 70-56 E., 87.48 feet to a point in said cul-de-sac; thence continuing along the curve of said cul-de-sac, N. 39-10 E., 48.86 feet to a point at the joint front corner of the within lot and Lot No. 20, on the Southern side of the right-of-way of Collins Creek, the point and place of beginning. PAIDeANDIE ULLY COSATISTED from Ruth Robbins Botzis executed and South Carolina Federal Savings & Loan Assn. Greenville. which has the address of ... **BROWN** AND HAGINS ....(herein "Property Address"); Attorneys at Law, P.A. 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 casements, 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

hedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA-1 to 4 Family-6/75-FRMA/FRUNC UNIFORM INSTRUMENT