

Mortgagee's mailing address: S. 301 College St., Greenville, S.C. 29601

FILED
NOV 10 3 25 PM '80
RICHARD CARSON
RMC

200:1524 PAGE 202

MORTGAGE
(RENEGOTIABLE RATE MORTGAGE)

THIS MORTGAGE is made this 10th day of November,
1980, between the Mortgagor, Richard Carson and Jearldine I. Carson,
(herein "Borrower"), and the Mortgagee, First Federal
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 Seventy Two Thousand Six
Hundred Fifty and No/100--- Dollars, which indebtedness is evidenced by Borrower's
note dated November 10, 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 December 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 GREENVILLE, State of South Carolina:

All that certain piece, parcel or lot of land situate, lying and
being in the State of South Carolina, County of Greenville, being known
and designated as Lot No. 65 of a subdivision known as Pebble Creek,
Phase IV, Section II, as shown on a plat thereof prepared by Loudon C.
Hoffman Associates, dated July 10, 1979, and recorded in the RMC Office
for Greenville County in Plat Book 7-C at Page 47, and having, according
to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the southwesterly side of Pine View
Terrace at the joint front corner with Lot 64 and running along the joint
line with Lot 64 S. 49-32 W. 149.12 feet to an iron pin at the joint rear
corner with Lot 64; running thence along the joint line with Lots 70 and
71, respectively, N. 32-58 W. 80.01 feet to an iron pin at the joint
rear corner with Lot 66; running thence along the joint line with Lot 66
N. 42-30 E. 135.0 feet to an iron pin on the southwesterly side of
Pine View Terrace at the joint front corner with Lot 66; running thence
along the southwesterly side of Pine View Terrace S. 43-16 E. 96.00 feet
to an iron pin at the joint front corner with Lot 64, being the point of
beginning.

This property is a portion of a Planned Unit Development as set forth
by instrument establishing the same recorded in the RMC Office for
Greenville County in Deed Book 1107 at Page 652.

This is the same property conveyed to the Mortgagors herein by deed
of Smith and Steele Builders of even date and to be recorded herewith.

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

which has the address of Lot 65 Pine View Terrace Taylors,
(Street) (City)
South Carolina 29687 (herein "Property Address");
(State and Zip Code)

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.

SC70 --- 1 NC1180 149

6.0001

1524 202

4328 RV-2