

RENEGOTIABLE RATE

MORTGAGE

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THIS MORTGAGE is made this 25th day of November 1980, between the Mortgagor, Kemit A. Wall and Marilyn H. Wall (herein "Borrower"), and the Mortgagee, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina, whose address is 201 North Main Street, Anderson, South Carolina 29621 (herein "Lender"). This mortgage includes a renegotiable rate mortgage rider which is hereby incorporated by reference and made a part hereof.

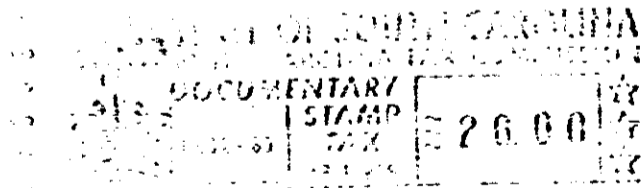
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Five Thousand and No/100 (\$65,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 25, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 2010, further providing for renewals at intervals of every 3 years with adjustments to interest rates and monthly payments at each renewal, with final maturity on December 1, 2010, at which time the balance of indebtedness, if not sooner paid, shall come due and payable.

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 piece, parcel or lot of land being shown and designated as Lot 107 on plat of Dove Tree Subdivision, made by Piedmont Engineers and Architects dated 9/18/72 and revised 3/29/73 and recorded in the R.M.C. Office for Greenville County in Plat Book 4X at Pages 21, 22 and 23 and according to a more recent plat being shown and designated as Lots 105 and 107 Dove Tree, property of Dove Tree Realty Company, a partnership, made by Freeland and Associates, September 11, 1975, and recorded in the R.M.C. Office for Greenville in Plat Book 5N at Page 27. According to the last mentioned plat, the property is more fully described as follows:

Beginning at an iron pin on the Eastern side of Dove Tree Road at the joint front corner of Lot 107 and 108 and running thence with Dove Tree Road N. 0-55 W. 47 feet to an iron pin; thence still with said road N. 12-49 W. 75.73 feet to an iron pin; thence with the curvature of the Eastern corner of the intersection of Dove Tree Road and Sturbridge Drive (formerly Peppertree Drive), the chord being N. 41-34 E. 29.11 feet to an iron pin on the Southern side of Sturbridge Drive; thence with said Drive S. 84-02 E. 100.3 feet to an iron pin; thence still with said drive S. 67-40 E. 98.8 feet to an iron pin; thence continuing with and along said drive S. 62-31 E. 40.5 feet to an iron pin in line of Lot 105; thence with a new line through Lot 105 S. 25-47 W. 134.5 feet to an iron pin at the joint rear corner of Lot 108; thence with the joint line of said lots N. 75-12 W. 175.8 feet to an iron pin, the point of beginning.

This is the same property conveyed to George P. Hoffman by deed of Dove Tree Realty, a partnership, recorded in the R.M.C. Office for Greenville County in Deed Book 1029, Page 77 on December 23, 1975. George P. Hoffman died testate in Greenville County on March 12, 1977 leaving the above described property to wife Linda K. Hoffman as reflected in the Greenville County Probate Court in Apartment 1460, File 19.



which has the address of 510 Dove Tree Road Greenville, South Carolina 29615 (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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