

RENEGOTIABLE RATE

MORTGAGE

200: 1531 PAGE 877

FILED GREENVILLE CO. S. C.

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THIS MORTGAGE is made this 2nd day of February 1981 by and between Richard W. Campanaro and Mary P. Campanaro (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of The 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 Two hundred nineteen thousand and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 2, 1981 (herein "Note"), providing for monthly installments of principal and interest until June 1, 1984 (end of Initial Loan Term), with nine Renewal Loan Terms, with adjustments in the interest rate, the initial interest rate being 14.00%. The final maturity day of this Mortgage is...

February 1, 2011

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, as the same may be renegotiated under the terms of the Note at the end of the Initial Loan Term or any Renewal Loan Term, (b) 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 (c) 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 on the Northern side of Huntington Road near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 9 as shown on a plat of Huntington (Sheet No. 5), prepared by Piedmont Engineers & Architects, dated May 4, 1968, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book WW at page 27, and having according to said plat the following metes and bounds:

BEGINNING at an iron pin on the Northern side of the right-of-way for Huntington Road at the joint front corner of Lots 9 and 10, and running thence with the joint side line of Lots 9 and 10 N. 20° 55' W., 478.8 feet to an iron pin in the line of property now or formerly of Croxton; thence with the line of said Croxton property S. 70° 17' E., 320.3 feet to an iron pin at the joint rear corner of Lots 8 and 9; thence with the joint side line of Lots 8 and 9 S. 28° 23' E., 329.0 feet to an iron pin at the joint front corner of Lots 8 and 9 on the right-of-way for Huntington Road; thence with the right-of-way for Huntington Road the following courses and distances: N. 86° 33' W., 93.8 feet to an iron pin; S. 80° 07' W., 108.0 feet to an iron pin; S. 67° 15' W., 94.4 feet to the point of beginning.

Derivation: Deed of Travis J. Cash, Jr., dated July 15, 1980, and recorded in the R.M.C. Office for Greenville County in Deed Book 1129 at Page 182.

See Exhibit A for additional security by way of second mortgage on Lot 228, Map 2, Section I, Sugar Creek Subdivision, Greenville, S. C., which Exhibit is attached hereto and made a part hereof.

which has the address of Lot 9, Huntington Road, Greenville, South Carolina and a 2nd Mortgage on 303 Stone Ridge Rd., Greer, S.C. (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 seized 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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