

FILED
MAR 23 2 33 PM '81
DONNA S. FANNERSLEY
R.M.C.

**RENEGOTIABLE RATE
MORTGAGE**

1535-683

THIS MORTGAGE is made this 20th day of March
19 81, between the Mortgagor, Wayne H. Cox and Mae Beth Cox
(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 Forty-One Thousand and No/100
(\$41,000.00) Dollars, which indebtedness is evidenced by Borrower's note
dated March 20, 1981 (herein "Note"), providing for monthly installments of principal and interest until
June 1, 1984 (end of Initial Loan Term), with ? Renewal Loan Terms, with adjustments
in the interest rate, the initial interest rate being 13%. The final maturity day of this Mortgage is

April 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 suc-
cessors and assigns the following described property located in the County of Greenville
State of South Carolina:

ALL that piece, parcel or lot of land with all improvements thereon as
shown on Plat entitled "Property of Wayne H. Cox and Mae Beth Cox"
prepared by R. B. Bruce, RLS, dated March 17, 1981, and recorded in
the RMC Office for Greenville County, South Carolina, in Plat Book
8M at page 40, reference being craved hereto to said plat
for exact metes and bounds.

This is that property conveyed to Mortgagor by deed of Suresh S. Patel
and Jyotsna S. Patel dated and filed concurrently herewith.

which has the address of 702 Kenilworth Drive, Greenville,
[Street] [City]
South Carolina 29615 (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 improve-
ments 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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