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MAY 1 3 42 PM '81  
DONNIE ANNERSLEY  
R.M.C.

# RENEGOTIABLE RATE MORTGAGE

South Carolina  
Federal Savings  
& Loan Association  
115 Campground Way  
Greenville, S.C.

THIS MORTGAGE is made this 1st day of May 1981, between the Mortgagor, Ruth R. Bötzi (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 ~~40,000.00~~ Forty thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 1, 1981 (herein "Note"), providing for monthly installments of principal and interest until (end of Initial Loan Term), with 9 Renewal Loan Terms, with adjustments in the interest rate, the initial interest rate being 15 1/2%. The final maturity day of this Mortgage is May 1, 2011.

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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 those certain pieces, parcels or lots of land with improvements thereon situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, on the Eastern side of Ridge Drive (now Byrd Boulevard) and being shown as Lots Nos. 204, 205, 206 and 207 on plat of Marshall Forest, made by Dalton & Neves, Engineers, October, 1928, recorded in the R.M.C. Office for Greenville County in Plat Book H at Pages 133 and 134 and having, according to said plat, the following metes and bounds, to-wit:

Lots Nos. 204 and 205: BEGINNING at an iron pin on the eastern side of Ridge Drive, joint front corner of Lots Nos. 205 and 206 and running thence with line of Lot No. 206, N. 66-12 E., 186.4 feet to an iron pin on the western edge of a 10 foot strip of land reserved for pipes and poles; thence with the western edge of said reserved strip of land, S. 39-22 E., 51.9 feet to an iron pin at joint rear corner of Lots Nos. 203 and 204; thence with line of Lot No. 203, S. 66-12 W., 200.5 feet to an iron pin on the eastern side of Ridge Drive; thence with the eastern side of Ridge Drive in a northerly direction 50 feet to the beginning corner.

Lots Nos. 206 and 207: BEGINNING at an iron pin on the eastern side of Ridge Drive at the corner of Lot No. 208, which point is 58.8 feet south of the intersection of Club Drive and running thence along the line of Lot No. 208, N. 66-12 E., 172.4 feet to an iron pin at the rear corner of said lot on a 10 foot alley; thence along the line of said alley, S. 39-22 E., 51.9 feet to an iron pin at the rear corner of Lot No. 205; thence along the line of said Lot No. 205, S. 66-12 W., 186.4 feet to the corner of said lot on the eastern side of Ridge Drive; thence along the line of said Ridge Drive, N. 23-48 W., 50 feet to the beginning corner.

This is the same property conveyed to the mortgagor herein by deed of Brooks Investments, a Partnership recorded in the R.M.C. Office in Deed Book 1138 at Page 145 on the 1st day of December, 1980, which has the address of 605 Byrd Blvd., Greenville, South Carolina 29605 (herein "Property Address");

South Carolina 29605 (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.