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DONNA WATERSLEY
S.M.C.

BOOK 1566 PAGE 983

ADJUSTABLE MORTGAGE

THIS MORTGAGE is made this 31st day of March, 1982, between the Mortgagor, Edward L. Gwinn and Deborah Beo-Ching Gwinn (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of 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 Ninety-two thousand and no/100 (92,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 1, 2012 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2012;

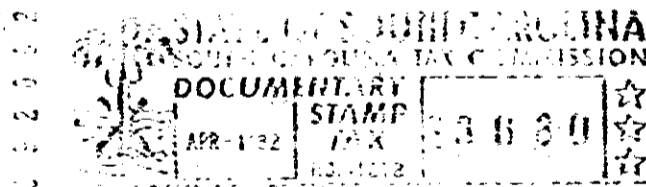
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 shown and designated as Lot. No. 67 on plat of Dove Tree Subdivision dated September 18, 1972, prepared by Piedmont Engineers and Architects and recorded in the RMC Office for Greenville County in Plat Book 4-X at Page 21 and having, according to said plat, the following metes and bounds, to wit:

Beginning at an iron pin on the western side of Dove Tree Road at the joint front corner of Lots 66 and 67 and running thence along Dove Tree Road, S 25-57 W 140 feet to an iron pin; thence S 70-08 35.85 feet to an iron pin on Roper Mountain Road; thence with said Road, N 65-40 W 119 feet to an iron pin; thence N 29-43 E 115.5 feet to an iron pin; thence N 21-29 E 50 feet to an iron pin; thence S 65-52 E 140.4 feet to the point of beginning.

The property conveyed herewith is conveyed subject to any and all existing reservations, easements, rights-of-way, zoning ordinance and restrictions or protective covenants that may appear of record or on the premises.

This being the same property conveyed to Kenneth J. Braid and Colleen M. Braid from Dove Tree Realty, A Partnership consisting of Threatt Enterprises Inc., and Diversified Investments of South Carolina by deed dated November 1, 1979 and recorded November 5, 1979 in Deed Book 1114 at Page 980.



which has the address of 1 Dove Tree Road, Greenville, South Carolina 29607 (herein "Property Address");
[Street] [City] [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.

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