

FILED
GREENVILLE, S.C.

ADJUSTABLE RATE
MORTGAGE

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THIS MORTGAGE is made this 12th day of June, 1984, between the Mortgagor, John Riley Warner, III and Jane H. Warner (herein "Borrower"), and the Mortgagee, First Federal Savings & Loan Association of Anderson, S.C., 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 an adjustable rate loan rider which is hereby incorporated by reference and made a part of.

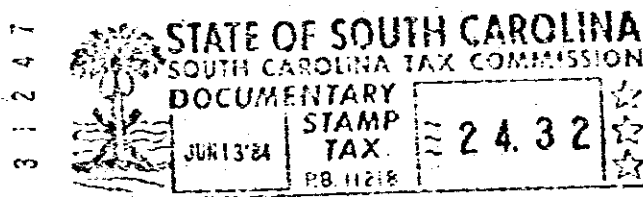
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Thousand Eight Hundred and no/100 (\$60,800.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 12, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2014 further providing for renewals at intervals of every 12 months with adjustments to interest rates and monthly payments at every renewal; with final maturity on July 1, 2014 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 certain piece, parcel or lot of land located in the County of Greenville, State of South Carolina and being known and designated as Lot #4 of Cane Creek Subdivision, a plat of which is recorded in the RMC Office of Greenville County in Plat book 9F at page 12 and having, according to a more recent plat entitled "Property of John T. Joyce and Maria N. Joyce" by Dalton-Neves Co., Engineers dated April, 1983, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the Western side of Berry Road at the joint corner of lot 4 and lot 1 and running thence S. 65-40 W. 316.3 feet to an iron pin; thence N. 24-20 W. 80 feet to an iron pin at the joint rear corner of lots 4 and 5; thence with the line of lot 5 N. 63-49 E. 309.8 feet to an iron pin on the Western side of Berry Road; thence with the Western side of Berry Road the following courses and distances: S. 31-35 E. 22.1 feet to an iron pin; S. 27-34 E. 68.2 feet to an iron pin, the point of BEGINNING.

Being the same property conveyed to the Grantors herein by deed of John T. Joyce and Maria N. Joyce said deed being dated of even date and being recorded in the RMC Office of Greenville County in Deed book 1214 at page 756 .



which has the address of 103 Berry Road Greer, South Carolina, 29651 (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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