

ADJUSTABLE RATE  
MORTGAGE

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GR... 30.

THIS MORTGAGE is made this... 28th... day of... June...  
19. 84, between the Mortgagor, Debra A. Williams...

(herein "Borrower"), and the Mortgagee,  
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION... a corporation organized and existing  
under the laws of South Carolina... whose address is...

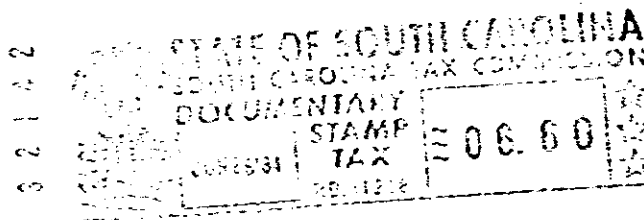
201 North Main Street — Anderson, South Carolina 29621... (herein "Lender"). This  
mortgage includes an adjustable rate loan rider which is hereby incorporated by refer-  
ence and made a part thereof.

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixteen Thousand Five Hundred  
and no/100 (\$16,500.00) Dollars, which indebtedness is evidenced by Borrower's note  
dated June 28, 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, 2004.  
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 7/1/2004  
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 with improvements thereon,  
situate, lying and being in the Piedmont Manufacturing Company Village in  
or near the Town of Piedmont, Greenville County, South Carolina, and being  
more particularly described as Lot No 119, Section 4, as shown on a plat  
entitled "Property of Piedmont Mfg. Co., Greenville County", made by  
Dalton & Neeves, February, 1950; Section 3 and 4 of said plat are recorded  
in the R.M.C. Office of Greenville County in Plat Book Y at pages 2-5,  
inclusive, and pages 6-9, inclusive, respectively. According to said  
plat, the within described lot is also known as No. 4 Greenville Street  
(Avenue) and fronts thereon 104 feet.

THIS being the same property conveyed to the Mortgagor herein by deed of  
George K Clardy and Mildred F. Clardy recorded June 28, 1984, in the RMC  
Office for Greenville County in Deed Book 1215 at Page 897.



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which has the address of 4 Greenville Street, Piedmont, South Carolina 29673...  
(Street) (City)  
..... (herein "Property Address");  
(State and Zip Code)

OS 3  
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.

