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ADJUSTABLE RATE
MORTGAGE

Vol 1371 no 135

THIS MORTGAGE is made this 5th day of July 1984, between the Mortgagor, Thomas P. Edwards and Kimberly M. Edwards

(herein "Borrower"); and the Mortgagee, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of United States of America, 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 thereof.

WHEREAS, Borrower is indebted to Lender in the principal sum of thirty nine thousand one hundred and no/100 (\$39,100.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 5, 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 August 1, 2004

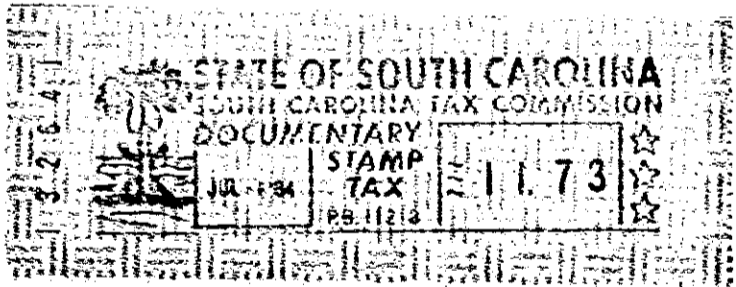
further providing for renewals at intervals of every 12 months with adjustments to interest rates and monthly payments at every renewal, with final maturity on August 1, 2004 at which time the balance of indebtedness, if not sooner paid, shall come due and payable.

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, situate, lying and being on the southeastern side of Willow Springs Drive, City and County of Greenville, South Carolina, being shown and designated as Lot 7, Block M, Section 6 on a Plat of EAST HIGHLAND ESTATES, recorded in the RMC Office for Greenville in Plat Book 0, at Page 109, and having according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the southeastern side of Willow Springs Drive at the joint front corner of Lots 7 and 8, and running thence with the common line of said lots, S. 74-45 E., 157 feet to an iron pin in the rear line of Lot 1; thence with the rear line of Lot 1, S. 18-20 W. 70 feet to an iron pin on a five foot strip reserved for utilities; thence with the northeasterly edge of said five foot reserved strip, N. 74-45 W., 186.7 feet to an iron pin on the southeastern side of Willow Springs Drive; thence with said Drive, N. 40-45 E. 77.4 feet to an iron pin, the point of beginning.

The above described property is the same acquired by the mortgagors by deed from R. Douglas Neal, Jr., et al. recorded of even date herewith.



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which has the address of 103 Willow Springs Drive, Greenville, South Carolina (City)

(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.