

GREENVILLE

FEB 27 12 21 PM '81
DONNIE S. TANKER
R.H.C.

GREENVILLE FILED

MAR 4 1 25 PM '81
DONNIE 27th

NEGOTIABLE RATE MORTGAGE
BOOK 1533 PAGE 784
BOOK 1534 PAGE 228
BOOK 86 PAGE 1325

THIS MORTGAGE is made this 27th day of February 1981, between the Mortgagor, Martin E. and Cynthia Ann Royards (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 Fifty-three thousand two hundred and 00/100 (53,250.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 1, 1986 (herein "Note"), providing for monthly installments of principal and interest until (end of Initial Loan Term), with 5 Renewal Loan Terms, with adjustments in the interest rate, the initial interest rate being 15.00. The final maturity day of this Mortgage is March 1, 2011.

22. Release. Upon payment of all sums secured by this Mortgage, this Mortgage shall become null and void, and Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.
23. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.
24. The Renegotiable Rate Mortgage Rider attached hereto is by this reference made a part hereof.

IN WITNESS WHEREOF, Borrower has executed this Mortgage

Signed, sealed and delivered in the presence of:

Tiffany Lee
Deborah T. [Signature]
Cynthia Ann Royards (Seal)
George W. [Signature]
Donnie S. Tanker (Seal)

STATE OF SOUTH CAROLINA, Greenville County ss: [Signature]

Before me personally appeared the undersigned and made oath that (s) he saw the within named Borrower sign, seal, and as their act and deed, deliver the within written Mortgage; and that (s) he with the other witness witnessed the execution thereof.
Sworn before me this 27th day of February 1981

20010 1801

PAID AND FULLY SATISFIED
20th day of February 1983
20m HALE
AUG 1 1984
GREENVILLE S.C. FILED
MAR 12 12 03 PM '81
(Seal)
Borrower