State of South Carolina,

MAY 9 1979

VCL 1400 168 919

County of Greenville

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said <u>Bruce D. Rowan and Jane E. Rowan</u>
hereinafter called Mortgagor, in and by my, our certain note or obligation bearing even date herewith,
stand indebted, firmly held and bound unto the Citizens and Southern National Bank of South Carolina,
Greenville , S. C., hereinafter called Mortgagee, the sum of \$4,035.64
plus interest as stated in the note or obligation, being due and payable in 60 equal
monthly installments commencing on the 15th day of June, 19_79, and on the
same date of each successive month thereafter.

Said note provides that past due principal and/or interest shall bear interest at the rate of seven (7%) per cent per annum as reference being had to said note will more fully appear; default in any payment of either principal or interest to render the whole debt due at the option of the Mortgagee or holder hereof. Forbearance to exercise this right with respect to any failure or breach of the maker shall not constitute a waiver of the right as to any subsequent failure or breach. Both principal and interest are payable in lawful money of the United States of America

at the office of the Mortgagee at <u>Greenville</u>, South Carolina, or at such other place as the holder hereof may from time to time designate in writing.

NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor in hand well and truly paid by the said Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presents DO GRANT, bargain, sell and release unto the said Mortgagee the following described real estate, to-wit:

All that certain piece, parcel or lot of land situate, lying and being on the southeastern side of Cammer Avenue in the City of Greenville, County of Greenville, State of South Carolina, and being shown and designated as Lot 41, on a plat of Augusta Road Hills recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book M, at page 33.

This property is conveyed subject to all easements, restrictions, zoning ordinances, rights-of-way of record or on the ground which may affect said lot.

This is the same piece of property conveyed to Jane E. Rowan and Bruce D. Rowan by Deed of Jane E. Samons dated April 3, 1979 and recorded in the RMC Office for Greenville County on April 4, 1979 in Deed Book 1099 ap page 853. Mortgagor Address:

Citizens & Southern National Bank P.O. Box 1449 Greenville, S.C. 29602

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