MORTGAGE

1523 na164

THIS MORTGAGE is made this 1 st day of November , 19 80, between the Mortgagor, Glenard F. and Terry Jean B. Ownbey , Jr.

(herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY-ONE THOUSAND
TWO HUNDRED AND NO/100 (\$41,200.00)----- Dollars, which indebtedness is
evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on
November 1, 1998

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 all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in Glassy Mountain Township, approximately 12 miles north of Greer, on the west side of State Highway No. 11, containing 2.64 acres, more or less, and shown on survey of the property of Clenard F. Ownbey and Terry Jean B. Ownbey by John A. Simmons, R.L.S., dated March 19,1971, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the right-of-way of State Highway No. 11 (iron pin back at 15 feet), said point being 840 feet, more or less, from Highway 101, and running thence along with Highway No. 11, S. 27-08 W. 353 feet to an iron pin in center of Barton's Creek; thence down with the meandering of Barton's Creek, the center of which is the line, the following tie line: N. 89-34 W. 233.6 feet to an iron pin; thence N. 28-00 W. 122.1 feet to an iron pin; thence N. 48-55 W. to a point in center of creek (iron pin back at 15 feet), thence N. 44-37 E. 305 feet to an iron pin; thence S. 79-07 E. 285 feet to the point of beginning.

This being a portion of that property conveyed to the mortgagors by deed of Billy D. Bates, et. al., recorded in Deed Book 913, page 516, R.M.C. Office for Greenville County.

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which has the address of

Route 2, Box 268, Highway #11 (Street)

Landrum, (City)

South Carolina 29356 (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.

SOUTH CAROLINA—1 to 4 Family—6/75—FNMA/FHLMC UNIFORM INSTRUMENT

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