

201 Trade Street
Fountain Inn, SC 29644

Closing Date: November 6, 1980
(Date Instrument Delivered)

Nov 14 1 01 PM MORTGAGE
RENEGOTIABLE RATE NOTE
DONNE TANKER (SEE RIDER ATTACHED)
R.M.C.

1524 177

THIS MORTGAGE is made this 6th day of November, 1980, between the Mortgagor, Wallace M. Owens and Marian M. Owens (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S. C. 29644 (herein "Lender").

"NOTE" includes all Renewals and Amendments of the Note dated November 6, 1980.

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-five Thousand Two Hundred & No/100 (\$35,200.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 6, 1980 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2011

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 those certain parcels or lots of land, situate and being in Austin Township, Greenville County, State of South Carolina, lying about one-half mile North from the Town of Simpsonville, in the Simpsonville School District, lying on the Southwest side of and being approximately 200 ft. from the surface treated road that leads from Simpsonville to the Jonesville School, being all of lots #31, 32 and 33 on a plat of property made for S. T. Holland by J. A. Bruce, Surveyor, dated October 14, 1949, recorded in Plat Book W, at page 103 in the R.M.C. Office for Greenville County and said lots being more fully described as follows:

BEGINNING on the North West side of a new cut street, corner of lot #25, 200 feet from Jonesville Road, and running thence along lot #25 and 24 N. 38-30 W. 196 feet to iron pin, corner of lots 23 and 34; thence along line of lot #34, S. 51-30 W. 315 feet to iron pin; thence S. 36-20 E. 197 feet to iron pin on North West side of new street; thence along street N. 51-30 E. 323 feet to the beginning corner.

This being the same property conveyed to the Mortgagors herein by deed of Annie Mae McKinney, recorded August 6, 1969 in Deed Volume 873 at page 316 and another deed of Annie Mae McKinney, to be recorded herewith.

NOTICE: THIS MORTGAGE SECURES A NOTE WHICH CONTAINS PROVISIONS FOR AUTOMATIC RENEWAL OF SUCH NOTE FOR SUCCESSIVE PERIODS NOT TO EXTEND BEYOND March 1, 2011. THE INTEREST RATE AND THE PAYMENTS UNDER THE NOTE MAY CHANGE AT THE TIME OF EACH RENEWAL. A COPY OF THE PROVISIONS OF THE NOTE RELATING TO RENEWAL AND CHANGE OF INTEREST RATE AND PAYMENTS IS ATTACHED TO THIS MORTGAGE AS AN EXHIBIT.

RECORDED
INDEXED
11 10 3

which has the address of Route 4, Box 393, Simpsonville (City)
S.C. 29681 (State and Zip Code) (herein "Property Address");

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.

0477

4328 RV-2