

REC'D S.C. JUN 30 PM '81

MORTGAGE

THIS MORTGAGE is made this 30th day of June 1981, between the Mortgagor, J. Douglas Owens and Beth S. Owens (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

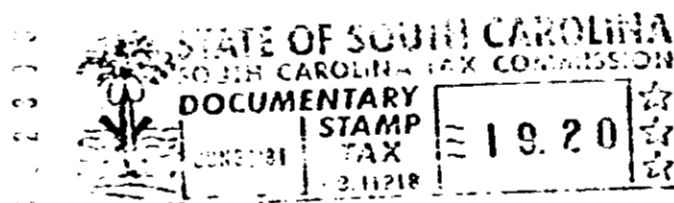
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-eight thousand and no/100 (48,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 30, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 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 that certain piece, parcel or lot of land with improvements thereon, situate, lying and being in the county of Greenville, State of South Carolina, on the eastern side of Harness Trail and being known and designated as Lot No. 121, according to a plat entitled "Heritage Lakes Subdivision" prepared by Heaner Engineering Co., Inc., as revised October 26, 1977, as recorded in the R.M.C. Office for Greenville County in Plat Book 6H at Page 19, and having accordance to said plat the following metes and bounds to wit:

Beginning at a point on the eastern side of Harness Trail of the joint front corner of Lots 121 and 122 and thence with a common line of said Lots N 80-18-57 E 196.39 feet to an iron pin; thence N 04-22-20 E 123.62 feet to an iron pin; thence N 46-52-49 W 37.52 feet to an iron pin of the joint rear corner of Lots 120 and 121; thence with the common line of said Lots S 64-25-45 W 224.48 feet to a point of the eastern side of Harness Trail; thence with curve of the eastern side of Harness Trail the cord of which is S 17-31-56 E, 89.26 feet to the point of beginning.

The above described property is the same acquired by the mortgagors by Deed from Renfrow C. Galloway recorded April 29, 1981 in the R.M.C Office for Greenville County South Carolina in Deed volume 1147 at Page 142.



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which has the address of Lot 121 - Heritage Lakes, Simpsonville, South Carolina (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.

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