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800: 1588 14:174

P. O. Box 2568
Greenville, S.C. 29602

MORTGAGE

THIS MORTGAGE is made this 7th day of December, 1982, between the Mortgagor, STEVEN H. OWINGS AND LINDA P. OWINGS (herein "Borrower"), and the Mortgagee, FIRST NATIONAL BANK OF SOUTH CAROLINA, a corporation organized and existing under the laws of the State of South Carolina, whose address is Post Office Box 2568, Greenville, South Carolina 29602 (herein "Lender").

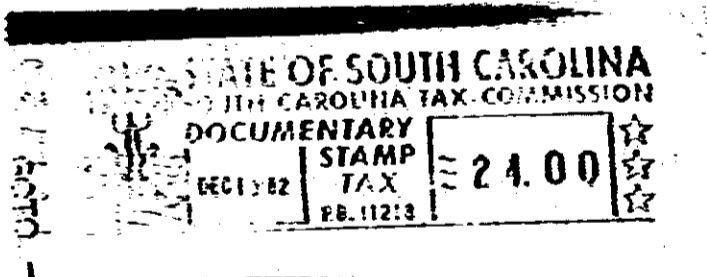
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Thousand and No/100 (\$60,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 7, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 2012.

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 situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot No. 2 containing 0.64 acres, as is more fully shown on a survey for Steve H. Owings and Linda P. Owings prepared by Freeland and Associates, Engineers, dated December 1, 1982, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron nail on the northern side of Hudson Road, located 123 feet, more or less, from Harchant Road, and running thence N. 8-27 W. 275.0 feet to an iron pin; running thence N. 81-20 E. 99.56 feet to an iron pin; running thence S. 8-27 E. 281.65 feet to an iron pin on the northern side of Hudson Road; running thence with the northern side of Hudson Road S. 85-09 W. 99.76 feet to the POINT OF BEGINNING.

This is the identical property conveyed to the Mortgagors herein by Sam H. Pringle and Katherine P. Pringle by deed dated June 3, 1982, recorded June 7, 1982, in the R.M.C. Office for Greenville County in Deed Book 1168 at Page 205.



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which has the address of 1403 Hudson Road, Greer, South Carolina 29651 (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 seized 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.

A. OCCI

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