

STATE OF SOUTH CAROLINA }
COUNTY OF Greenville }

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, We, Douglas M. and Nellie J. Fowler

(hereinafter referred to as Mortgagor) is well and truly indebted unto
Southern Bank and Trust Company, Piedmont, S. C.

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Four thousand fifty-seven and 62/100----- Dollars (\$ 4,057.62) due and payable
in forty - two monthly installments of \$96.61 each, the first of these due and
payable on December 15, 1974 with a like amount due on the 15th day of each
calendar month thereafter until entire amount of debt is paid in full.

with interest thereon from _____ date _____ at the rate of 12.75 per centum per annum, to be paid: in advance

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

"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

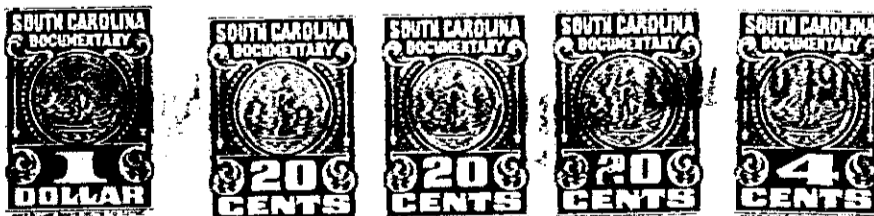
Greenville, in Grove Township, known as lot number 20
of the B. W. Burdette subdivision located at Grove Station, S. C. and having the
following metes and bounds to wit :

BEGINNING at an iron pin, corner of Lots Nos. 19 and 20 ,
thence along line of No. 19 - 140 feet 5 inches to an iron pin ; thence along Clark's
line 151 feet to corner of lots No. 20 and 21 ; thence along line of Lot No. 21 -
154 feet, corner center of dirt road ; thence along dirt road 150 feet to point of
origin.

This being the same conveyance as made to Douglas M. Fowler
and Jewel M. Fowler, by deed dated July 14, 1969 from James T. Morton. Said
deed being recorded in Office of R. M. C. for Greenville County in Book 872 ,
page 80.

Also, 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 containing two acres, more or
less, following metes and bounds according to survey of W. F. Adkins, Surveyor ,
dated May 19, 1943 , to - wit :

BEGINNING at a corner (Willie Sweet) in center of road and
running thence Highway N. 75 1/2 W. 2.80 to iron pin ; thence N. 11 E. 7.10 to
new line ; thence S. 43 E. 3.30 to Sweets' Corner ; thence along Sweets' line
5.11 W. 5.43 to beginning point.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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