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BOOK 1384 PAGE 228

**MORTGAGE**  
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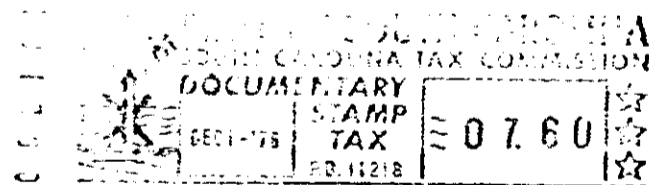
THIS MORTGAGE is made this 1st day of December, 1976, between the Mortgagor, Kenneth E. Sowell (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Nineteen Thousand (\$19,000.) Dollars, which indebtedness is evidenced by Borrower's note dated December 1, 1976 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2002

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: fronting on the waters of Saluda Lake and adjoining Club Circle as shown on a plat prepared by Clifford C. Jones, Reg. Sur. dated Jan. 22, 1976 and recorded in Plat Book 5S at page 81, having the following descriptions: Beginning at a point on the South side of Club Circle at the Western corner of Lot 49 as shown on Plat FF at pages 90 & 91 and running N. 16-16 W. 11 feet along Club Circle to an iron pin on a fence line, thence turning and running along said fence line S. 52-05 W. 27 feet, thence turning and running S. 05-40 W. to the waters of Saluda Lake, thence turning and running with the edge of the shore line to an iron pin at the Southern corner of Lot 49 as shown on a Map #2 of Greenville Motor Boat Club, Inc. in Plat FF at pages 90 & 91, thence running N. 44-13 W. 109 feet to an iron pin, thence running N. 63-05 E. 2.1 feet to the point of beginning.

Being the identical premises heretofore conveyed to the mortgagor by deed of Walter Thomas Jordan, dated May 24, 1976 and recorded on May 24, 1976 in Deed Book 1036 at page 745.

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which has the address of Club Circle, Greenville, S.C. 29601 (Street) (City) (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 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.

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