MORTGAGE

in the second se	4'
THE MORTGAGE is made this	day of April
THIS MUKIUAUE IS III ade this	d(Gross
	(herein "Rorrower") and the MORESEE
Pankova Martagaa Carroration	a corporation organized and existing
Couth Camilina	whose address is
P.O. Drawer F-20, Florence, S.C.	29503 (herein "Lender").

ALL that certain piece, parcel or tract of land situate, lying and being in the County of Greenville, State of South Carolina, on the northeastern side of Geer Highway (US 276) and being shown and designated as a 12.4 acre tract on a plat entitled "Property of M. L. Jarrard and Alvin Smith", dated February 1979, prepared by Webb Surveying & Mapping Company, recorded in the RMC Office for Greenville County in Plat Book 7-B at Page 62 and according to a more recent plat of survey by Jeffery M. Plumblee, Inc., entitled "Survey for John J. Gross" dated April 6, 1984 and recorded in Plat Book MK at Page 37 aforesaid records, reference being made to said plat for the metes and bounds thereof.

ALSO ALL that certain drive way easement consisting of approximately 1.0 acres, said easement running from North Forest Circle to the property described above and being more fully set out on that certain plat by Jeffery M. Plumblee, Inc., dated April 6, 1984 and recorded in Plat Book 10K at Page 30.

This is that property conveyed to Mortgagor by deed of Oneal M. Owen and Athilee M. Owen dated and filed concurrently herewith.

STAYE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
STAMP
TAX

(City)

THE RIDER TO THE MORTGAGE WHICH IS ATTACHED HERETO AND EXECUTED ON THE SAME DAY IS HEREBY INCORPORATED INTO THE MORTGAGE. THE RIDER SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS MORTGAGE AS IF THE RIDER WAS A PART THEREOF."

 $\begin{array}{ccc} & & & & & \\ \hline \textbf{Initial} & & & \\ \hline \textbf{Initial} & & & \\ \textbf{Which has the address of} & & & \\ \hline \textbf{Marie} & & & \\ \hline \end{array}$

[Street]

South Carolina . 29661 ... (herein "Property Address");
[State and Zip Code]

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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.

SOUTH CAROLINA-1 to 4 Family-6/75-FHMA/FHLMC UNIFORM INSTRUMENT

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