

HAYNSWORTH, PERCY, BRYANT,
MARION & JIMMIE, ATTS.
GCX

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

FRANK J. O'DOWD AND
NANCY K. O'DOWD

TO

FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF SOUTH
CAROLINA

MORTGAGE

\$60,000.00
Lot 673
E. Shallowstone Rd
SUGAR CREEK MP 2 Sec 3

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MORTGAGE

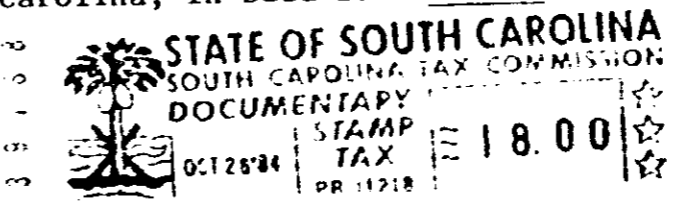
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THIS MORTGAGE ("Security Instrument") is given on October 26,
 1984 The mortgagor is Frank J. O'Dowd and Nancy K. O'Dowd
 ("Borrower"). This Security Instrument is given to First Federal
Savings and Loan Association of South Carolina, which is organized and existing
 under the laws of the United States of America, and whose address is 301 College Street,
Greenville, South Carolina 29601 ("Lender").
 Borrower owes Lender the principal sum of Sixty Thousand and No/100
Dollars (U.S. \$ 60,000.00). This debt is evidenced by Borrower's note
 dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
 paid earlier, due and payable on November 1, 2004. This Security Instrument
 secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
 modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
 Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument
 and the Note. For the purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and
 assigns the following described property located in Greenville County, South Carolina:

All that piece, parcel or lot of land situate, lying and being on the
 Northern side of East Shallowstone Road, being known and designated as
 Lot No. 673 as shown on a plat of Map Two, Section Three, Sugar Creek,
 dated December 14, 1983, revised May 7, 1984, prepared by C. O. Riddle,
 Surveyor, and recorded in the R.M.C. Office for Greenville County, South
 Carolina, in Plat Book 10-M at page 10, and having, according to said
 plat and a more recent plat entitled "Property of Frank J. O'Dowd and
 Nancy K. O'Dowd, dated October 15, 1984, prepared by Freeland & Associates,
 the following metes and bounds:

BEGINNING at an iron pin on the Northern side of East Shallowstone Road
 at the joint corner of Lots Nos. 672 and 673, and running thence with the
 line of Lot No. 672 N. 32-28 W. 150 feet to an iron pin; thence with the
 line of the future development of Sugar Creek, Section 3, N. 57-32 E. 100
 feet to an iron pin at the joint rear corner of Lots Nos. 673 and 674;
 thence with the line of Lot No. 674 S. 32-28 E. 150 feet to an iron pin on
 the Northern side of East Shallowstone Road; thence with the Northern side
 of East Shallowstone Road S. 57-32 W. 100 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of
 Cothran & Darby Builders, Inc., dated October 26, 1984, and recorded in the
 R.M.C. Office for Greenville County, South Carolina, in Deed Book _____ at
 page _____, on October 26, 1984.



which has the address of Lot 673, East Shallowstone Road
 [Street] Greer [City]
 South Carolina 29651 ("Property Address");
 [Zip Code]

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All
 replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this
 Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record.
 Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
 encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
 limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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