FIRST MOTIGAGE ON REAL ESTATE

2 HEMORTGAGE

200x 1369 FACE 197

STATE OF SOUTH CAROLINA & H.S.

COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

ROBERT A. OWENS and LINDA D. OWENS (hereinafter referred to as Mertgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto LAURENS FEDERAL SAVINGS AND LOAN ASSOCIATION, LAURENS, S. C. (hereinafter referred to as Mortgagoe), 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

----- ONE THOUSAND NINE HUNDRED AND SEVENTY-FIVE AND NO/100 -----

DOLLARS (\$ 1,975.00), with interest thereon from date at the rate provided for in said note, said principal and interest to be repaid as therein stated, except that the final payment of principal and interest shall be due on

Hay 1, 1998 and

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 purpose;

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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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 the Town of Simpson-ville being known and designated as Lot 217, Section IV of POINSETTIA Subdivision as shown by plat thereof recorded in the RMC Office for Greenville County in Plat Book 4N at Page 24 and having such metes and bounds as shown thereon.

It is understood and agreed that the lein of this mortgage is junior to a mortgage given by Robert M. Gambill and Mai Y. Gambill in favor of Laurens Federal Savings and Loan dated May 22, 1973 recorded in the RMC Office for Greenville County in Mortgage Volume 1278 at page 134 as security for a note dated May 22, 1973 in the amount of \$33,150. Further, that any default in the terms, conditions or covenants of either ortgages or notes shall be a default in both and that payments or installments shall be credited to both.



Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

7610

4329 RV-23