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STATE OF SOUTH CAROLINA }  
COUNTY OF Greenville }

DONNIE S. TANKERSLEY MORTGAGE OF REAL ESTATE  
R.M.C. TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, FERMNELL DOWELL, Jr. and MARIA K. DOWELL

(hereinafter referred to as Mortgagor) is well and truly indebted unto

ASSOCIATES FINANCIAL SERVICES CO., INC.

(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

Twelve thousand one hundred forty-four - - - - - Dollars (\$ 12,144.00) due and payable in forty-eight (48) equal, consecutive, monthly installments of \$253.00, commencing April 26, 1979,

with interest thereon from date / as stated in said NOTE of even date at the rate of per centum per annum, to be paid:

AMOUNT ADVANCED \$8,612.77

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, being shown and designated as Lot 215 on a Plat of PEPPERTREE, Section 3, recorded in the RMC Office for Greenville County in Plat Book 4-X, at Page 4, and having, according to said Plat, the following metes and bounds:

BEGINNING at an old iron pin on the northern side of Winding Way at the joint corner of Lots 214 and 215 and running with said Road, S 82-53 W, 16 feet to an iron pin; continuing with said Road, S 79-52 W, 59 feet to an iron pin at the joint corner of Lots 215 and 216; thence N 14-30 W, 140 feet to an iron pin at the joint rear corner of Lots 215 and 216; thence N 80-15 E, 90 feet to an old iron pin at the joint rear corner of Lots 214 and 215; thence S 8-20 E, 140 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of United Builders, Inc., recorded July 23, 1976, in REM Book 1040, at Page 115.

This mortgage is junior in lien to that certain mortgage in favor of Carolina National Mortgage Investment Co., Inc., recorded July 23, 1976, in REM Book 1373, at Page 527.



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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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