

P. O. Box 1268  
Greenville, S. C. 29602

JUN 11 11 44 AM '80

DONNE J. BARNERSLEY

REC. 1504 983

# MORTGAGE

THIS MORTGAGE is made this 10th day of June 1980, between the Mortgagor, Raymond M. Bowers and Phyllis D. Bowers (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SEVENTEEN THOUSAND EIGHT HUNDRED FIFTY Dollars, which indebtedness is evidenced by Borrower's note dated June 10, 1980 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2001

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:

ALL that certain piece, parcel, or lot of land, situate, lying and being in Greenville County, South Carolina, being shown and designated as Lot 31 on a Plat of LAKE HARBOR, recorded in the RMC Office for Greenville County in Plat Book MM, at Page 15, and having, according to a more recent survey by Freeland & Associates, dated June 4, 1980, the following metes and bounds:

BEGINNING at an iron pin on the southeastern side of Farr's Bridge Road, joint front corner of Lots 30 and 31, and running thence with the common line of said Lots, S 59-51 E, 180.9 feet to an iron pin; thence with the rear line of Lot 31, S 28-05 W, 100.0 feet to an iron pin; thence with the common line of Lots 31 and 32, N 59-51 W, 178.3 feet to an iron pin on the southeastern side of Farr's Bridge Road; thence with said Road, N 29-13 E, 60.1 feet to an iron pin; thence continuing with said Road, N 23-38 E, 39.9 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Sharon B. Jones, dated June 10, 1980, to be recorded simultaneously herewith.

RECORDED IN THE PUBLIC OFFICE OF GREENVILLE, SOUTH CAROLINA  
BY DEED BOOK 1504 PAGE 983  
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which has the address of Route 1, Old Farr's Bridge Road Greenville, S.C.  
[Street] [City]  
29611 (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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