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DONNIE STANKERSLEY R.H.C. 2501 1512 2002 01

## **MORTGAGE**

THIS MORTGAGE is made this	21st	day of .	August	
	Ronald E.	Owenby and Jacq	ueline D_	Owenby Fodorol
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Savings and Loan Association, a col of America, whose address is 301 C	ollege Street, G	reenville, South Caroli	ina (herein "L	ender").

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 \_\_\_\_\_\_\_ State of South Carolina:

ALL that piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the western corner of the intersection of Holly Road and Rollingwood Drive in Greenville County, South Carolina being known and designated as Lot No. 38 on a plat entitled EDWARDS FOREST HEIGHTS made by Jones Engineering Service dated February, 1967, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 000 at Page 87 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Holly Road at the joint front corner of lots nos. 38 and 48 and running thence along the common line of said lots, N. 35-22 W. 125 feet to an iron pin; thence along the common line of lots nos. 38 and 39, N. 54-38 E. 165 feet to an iron pin on the southwestern side of Rollingwood Drive; thence along the southwestern side of Rollingwood Drive, S. 35-22 E. 105 feet to an iron pin; thence with the curve of the intersection of Holly Road and Rollingwood Drive, the chord of which is S. 9-38 W. 28.3 feet to an iron pin on the northwestern side of Holly Road; thence along the northwestern side of Holly Road, S. 54-38 W. 145 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to Ronald E. Owenby and Jacqueline D. Owenby by deed of Roland C. Barefoot and Anne C. Barefoot of even date to be recorded herewith.

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which has the address of 3 Holly Road Taylors
(Street) (City)

S. C. 29687 (herein "Property Address");

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-FNNA/FHLNC UNIFORM INSTRUMENT (with amendment adding Fara 24)

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