

REC'D
AUG 4 24 PM '81
S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 24th day of July 19 81, between the Mortgagor, Harold J. Lowery and Janice M. Lowery (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

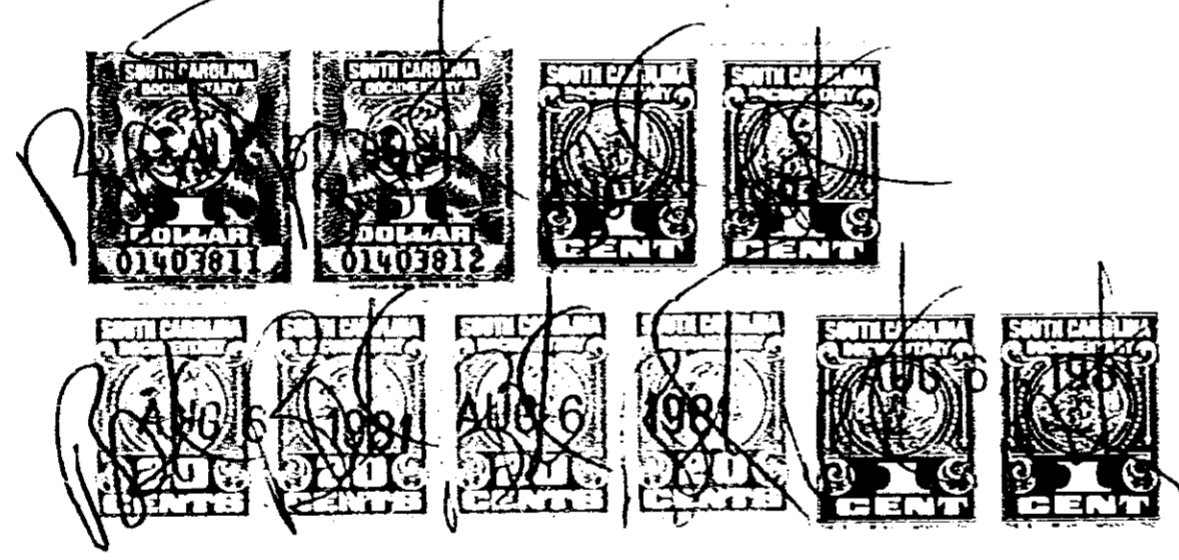
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ Seven thousand and no/100-- which indebtedness is evidenced by Borrower's note dated July 24, 1981 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on June 24, 1986

TO SECURE to Lender 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, 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 the State South Carolina, County of Greenville, and in Greenville Township, near the corporate limits of the City of Greenville, in Tax District No. 235, and being known and designated as Lot No. 221, of a subdivision of the villate of Reeves Brothers, Inc., Mills Mill #1, Greenville Division, as shown on a plat thereof made by Piedmont Engineering Service of Greenville, S. C., and recorded in the R.M.C. Office for Greenville County Plat Book KK, at page 73, and having such metes and bounds, courses and distances shown thereon, reference thereunto being had:

This conveyance is subject torights-of-way, easements and restrictions as set forth in deed to grantor from Reeves Brothers, Incorporated, dated April 19, 1957, recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 575, at page 256.

Glyn W. & Bertha B. Lowery Recorded Dec. 13, 1958.



which has the address of 214 Guess Street, Greenville, South Carolina 29605 (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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:
1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
2. **Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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