MORTGAGE

GREEN

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

MARSHALL KENTON LOWRY and DENISE ANN LOWRY

Taylors, South Carolina

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Greenville, South Carolina, 29607

THE PALMETTO BANK, 470 Haywood Road,

organized and existing under the laws of South Carolina , hereinafter called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of TWENTY NINE THOUSAND, NINE HUNDRED AND NO/100ths Dollars (\$ 29,900.00),

with interest from date at the rate of twelve

per centum (12.00 _ %)

per annum until paid, said principal and interest being payable at the office of The Palmetto Bank, 470

in Greenville, South Carolina

Haywood Road in Greenville, Boden out of the note may designate in writing, in monthly installments of Three Hundred,

Output and 56/100ths Dollars (\$ 307.56

Seven and 56/100ths
commencing on the first day of August
cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of July, 2013

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) 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, the following-described real estate situated in the County of Greenville

State of South Carolina:

ALL those lots of land in said State and County, lying and being on the southern side of Carl Street, and being known and designated as Lots Nos. 21, 22 and 23 on a plat of a subdivision of the property of G. D. Collier, by H. L. Dunahoo, Surveyor, dated October 27, 1947, recorded in Plat Book 00 at Pages 352 and 353, and being more accurately described in a more recent survey entitled, "Property of Marshall Kenton Lowry & Denise Ann Lowry", by Carolina Surveying Co., dated June 29, 1983, to be recorded of even date herewith.

THIS is the identical property conveyed to the Mortgagors by deed of James R. Burry and Mary Catherine Burry to be recorded of even date herewith.

STATE OF SOUTH CAROLINA

STATE OF SOUTH CAROLINA

DESCRIPTION

STAMP

TAX

TAX

FRANCE

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 equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

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The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of an interest on the indebtedness evidenced by the said note, at the times and in the manner herein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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