

FILED
GREENVILLE CO. S. C.

JUL 18 9 31 AM '83

MORTGAGE

DONNIE S. TANKERSLEY
R.M.C.

THIS MORTGAGE is made this 15th day of July,
19 83, between the Mortgagor, David P. Cowden and Betsy R. Cowden
, (herein "Borrower"), and the Mortgagee, First Federal
Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of
the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein
"Lender").

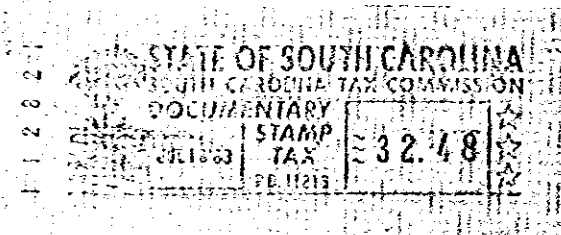
WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty-One Thousand One
Hundred Fifty and 00/100 (\$81,150.00) Dollars, which indebtedness is evidenced by Borrower's
note dated July 15, 1983, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on _____
August 1, 2013 ...;

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 with the buildings and improvements
thereon, lying and being on the northerly side of Merrifield Drive, near the City
of Greenville, South Carolina, being known and designated as Lot No. 12 on plat
of Merrifield Park, as recorded in the RMC Office for Greenville County, S. C.
in Plat Book 000 at Page 177, and having according to said plat, the following
metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of Merrifield Drive, said pin
being the joint front corner of Lots 12 and 13, and running thence with the
northerly side of Merrifield Drive N. 71-00 W. 110 feet to an iron pin at the
joint front corner of Lots 11 and 12; thence with the common line of said lots
N. 19-00 E. 186.5 feet to an iron pin at the joint rear corner of Lots 11 and
12; thence S. 75-58 E. 110.4 feet to an iron pin at the joint rear corner of
Lots 12 and 13; thence with the common line of said lots S. 19-00 W. 196.1 feet
to an iron pin, the point of beginning.

This is the same property conveyed to Mortgagors herein by deed of Sadie K. Davis,
Individually and as Executrix under the Will of B. Frank Davis, dated July 15, 1983,
and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1192,
page 478, on July 18, 1983.



which has the address of 209 Merrifield Drive, Greer,
(Street) (City)

S.C. 29651 (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 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.

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