Q.O. Bix 1688

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State of south Carolina county of greenville

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WHEREAS, R. BRUCE OWEN

(hereinafter referred to as Mortgagor) is well and truly indebted unto N-P EMPLOYEES CREDIT UNION

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

SIXTEEN THOUSAND ONE HUNDRED THIRTY-ONE AND 73/100THS------ Dollars (\$ 16,131.73---) due and payable

AS SET FORTH IN SAID NOTE,

with interest thereon from

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DATE

at the rate of 13%

per centum per annum, to be paid: MONTHLY.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, lying and being on the Southerly side of Douglas Drive and being designated as Lot No. 41 on a plat of Country Club Estates, as recorded in the RMC Office for Greenville County, S. C., in Plat Book G at Pages 190 and 191, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Douglas Drive at the joint front corner of Lots 41 and 42 and running thence along the common line of said Lots, S. 23-22 E. 130 feet to an iron pin at the joint corner of Lot 50; thence along the line of Lot 50, N. 66-38 E. 50 feet to an iron pin, the joint rear corner of Lots 40 and 41; thence along the common line of said Lots, N. 23-22 W. 130 feet to an iron pin on the Southerly side of Douglas Drive; thence along said Drive, S. 66-38 W. 50 feet to an iron pin, the point of beginning.

THIS being the same property conveyed to the Mortgagor herein by a certain deed of D & D Development Company, A South Carolina General Partnership, on or about June 20, 1977, and thereafter filed on the same date in the RMC Office for Greenville County in Deed Book 1058 at Page 890.

THIS Mortgage being junior in lien to that certain Mortgage given by the Mortgagor in favor of Carolina Federal Savings and Loan Association on or about June 20, 1977, in the original amount of \$23,800.00, and filed in the RMC Office for Greenville County in Mortgage Book 1401 at Page 563.

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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 now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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

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

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