

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
WORDS USED OFTEN IN THIS DOCUMENT

BOOK 81 PAGE 1811
BOOK 1567 PAGE 257

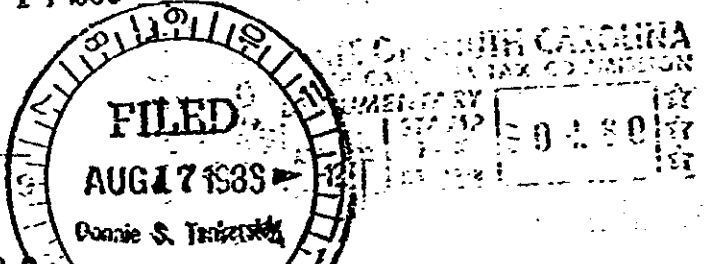
- (A) "Mortgage." This document, which is dated April 5, 19 82, will be called the "Mortgage."
- (B) "Borrower." David B. Owens will sometimes be called "Borrower" and sometimes simply "I."
Borrower's address is: Rt 8, Box 806, Copeland Rd., Greer, S.C. 29651
- (C) "Lender." BANK OF GREER will be called "Lender." Lender is a corporation or association which was formed and which exists under the law of the State of South Carolina.
Lender's address is: POST OFFICE DRAWER 708, Main Office: GREER, SOUTH CAROLINA 29651.
- (D) "Note." The note signed by Borrower and dated April 5, 19 82, will be called the "Note." The Note shows that I owe Lender Twelve Thousand and No/100 Dollars (\$ 12,000.00) plus interest, which I have promised to pay in monthly payments of principal and interest and to pay in full by April 5, 1997.
- (E) "Property." The property that is described below in the section titled "Description Of The Property," will be called the "Property."

DESCRIPTION OF THE PROPERTY

I give Lender rights in the Property described in (A) through (I) below:
 (A) The property which is located at Copeland Road, Greer, South Carolina 29651
 (City) (State and Zip Code)
 This property is in Greenville County in the State of South Carolina. It has the following legal description.

See Attached Schedule A for a more complete property description.

Paid and Satisfied this the 15th day of Aug, 19 83
5632 BANK of GREER
 By Ralph O. Jenkins U.I.
 Witness Ann S. Pettit



- Sheet T21, Block 1, Lot 19.9
 - (B) All buildings and other improvements that are located on the property described in Paragraph (A) of this section;
 - (C) All rights in other property that I have as owner of the property described in Paragraph (A) of this section. These rights are known as "easements, rights and appurtenances attached to the property";
 - (D) All rents or royalties from the property described in Paragraph (A) of this section;
 - (E) All mineral, oil and gas rights and profits, water, water rights and water stock that are part of the property described in Paragraph (A) of this section;
 - (F) All rights that I have in the land which lies in the streets or roads in front of, adjacent, or next to, the property described in Paragraph (A) of this section;
 - (G) All fixtures that are now or in the future will be on the property described in Paragraphs (A) and (B) of this section, and all replacements of and additions to those fixtures, except for those fixtures, replacements or additions, that under the law are "consumer goods" and that I acquire more than ten days after the date of the Note. As a general rule, fixtures are items that are physically attached to buildings, such as hot water heaters and furnaces;
 - (H) All of the rights and property described in Paragraphs (B) through (F) of this section that I acquire in the future;
 - (I) All replacements of or additions to the property described in Paragraphs (B) through (F) and Paragraph (H) of this section;
- To have and to hold, all and singular the Property to the Lender, its successors and assigns forever.

BORROWER'S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY

I mortgage, grant and convey the Property to Lender subject to the terms of this Mortgage. This means that, by signing this Mortgage, I am giving Lender those rights that are stated in this Mortgage and also those rights that the law gives to lenders who hold mortgages on real property. I am giving Lender these rights to protect Lender from possible losses that might result if I fail to:

- (A) Pay all the amounts that I owe Lender as stated in the Note;
- (B) Pay, with interest, any amounts that Lender spends under this Mortgage, to protect the value of the Property and Lender's rights in the Property;
- (C) Pay, with interest, any other amounts that Lender lends to me as Future Advances under Paragraph 15 below; and
- (D) Keep all of my other promises and agreements under this Mortgage.

BORROWER'S RIGHT TO MORTGAGE THE PROPERTY

AUT 7 83 030