



MORTGAGE

BOOK 1489 PAGE 846

THIS MORTGAGE is made this 20th day of November 1979 between the Mortgagor, William E. Owens and Marian B. Owens (herein "Borrower"), and the Mortgagee, HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America whose address is 201 West Main Street, Laurens, S.C. 29360 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Two Thousand and no/100 (\$42,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 20, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 2005;

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 situate, lying and being in Oaklawn Township, County of Greenville, State of South Carolina, located on the Northeast side of Alverson Road, containing 1.03 acres, as shown on that plat entitled Property of William E. and Marian B. Owens, made by Robert Jordan, RLS, dated March 20, 1969, which plat is recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-A at Page 147, and having according to said plat the following metes and bounds, to-wit: BEGINNING at a nail and cap in Alverson Road at the corner of other property of Marion R. and Ruby B. Owens, and running along the line of said other property, N 55-51 E 317.6 feet to an iron pin; thence S 26-45 E, 165 feet to an iron pin; thence S 63-15 W, 300 feet to an iron pin in Alverson Road, thence along Alverson Road N 33-37 W, 125 feet to the beginning corner.

THIS is the same lot of land conveyed unto the Mortgagors herein by deed of Marion R. Owens and Ruby R. Owens, dated April 18, 1969, of record in the aforesaid RMC Office in Deed Book 866 at Page 238,

AND ALSO, ALL that certain piece, parcel or lot of land situate, lying and being in Oaklawn Township, Greenville County, State of South Carolina, located on the Northeast side of Alverson Road, containing .61 acres, and shown on a plat entitled "Property of William E. and Marian B. Owens," made by Robert Jordan, RLS, dated February, 1978, and recorded in the RMC Office for Greenville County, S. C., in Plat Book 6-R at Page 60, and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin at the northeastern corner of other property of the Grantees, at a point 317.6 feet on a line N 55-51 E from a cap in Alverson Road; thence continuing N 55-51 E 152.5 feet to an iron pin; thence S 27-55 E 184.7 feet to an iron pin; thence S 63-15 W 155 feet to an iron pin at the rear line of other property of Grantees; thence along the rear line of the Grantees, N 26-45 W 165 feet to an iron pin; the beginning corner;

The property described herein is contiguous to and located on the eastern side of other property of the Grantees containing 1.03 acres and being more fully described by deed recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 866 at Page 238.

THIS being the same property conveyed unto the Mortgagors herein by deed of Marion R. Owens dated July 11, 1978, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1082 at Page 960.

which has the address of 201 West Main Street, Laurens, S.C. 29360 (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, 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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