

Mail to:  
Family Federal Savings & Loan Assn.  
Drawer L  
Greer, S.C. 29651

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S.C.

# MORTGAGE

THIS MORTGAGE is made this 17th day of March 1980, between the Mortgagor, William A. and Audrey B. Owens (herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 713 Wade Hampton Blvd., Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Four Thousand, Nine Hundred and No/100 (24,900.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 17, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2010.

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 piece, parcel or lot of land in O'Neal Township, School District IIG, close by the Washington School, on the South side of the Washington-O'Neal surfaced road, and containing two acres more or less, and having the metes and bounds as shown on Plat recorded in Plat Book WW, Page 137.

DERIVATION: See Deed from Hattie V. Henderson to Grover P. and Betty J. Mason dated June 26, 1948, and recorded in RMC Office for Greenville County in Deed Book 355, Page 187.

OFFICE OF THE CLERK OF THE COURT  
GREENVILLE COUNTY, SOUTH CAROLINA

which has the address of Route #2, Gap Creek Road, Greer, S.C. 29651 (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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