MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, THOMAS LEWIS OWENS, JR. & KAREN NEAL OWENS,

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) in the sum of TWENTY-TWO THOUSAND FOUR HUNDRED AND NO/100----- DOLLARS

(\$ 22,400.00), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is 25 years after the date hereof, unless extended by mutual consent, the terms of said note and any agreement modifying it are incorporated herein by reference; and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

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 Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee 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 Mortgagee, 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, on the northeastern side of Shannon Drive, being shown and designated as Lot No. 22 on plat of McSwain Gardens Subdivision recorded in the RMC Office for Greenville County in Plat Book GG, at page 75, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northeastern side of Shannon Drive at the joint front corner of Lots Nos. 21 and 22 and running thence with the line of said lots N. 43-40 E. 140 feet to an iron pin at the common corner of Lots Nos. 21, 22 and 29; thence with the rear line of Lot No. 22, S. 79-40 E. 119.8 feet to an iron pin; thence with the common line of Lots Nos. 22 and 23, S. 43-40 W. 205.7 feet to an iron pin on the northeastern side of Shannon Drive; thence with said Drive N. 46-20 W. 100 feet to an iron pin at the point of beginning.

This property is shown on the County Block Book at Sheet 277.3-4-2 and being the same property conveyed to James R. Kelly in Deed Book 852, at page 517.



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