

# MORTGAGE

THIS MORTGAGE is made this 10th day of September, 1976, between the Mortgagor, Marion J. Bowen and Elizabeth W. Bowen (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America whose address is 1500 Hampton Street Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-five Thousand and No/100-- Dollars, which indebtedness is evidenced by Borrower's note dated September 10, 1976 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2006.

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 situate, lying and being at the southwestern corner of the intersection of Parkins Mill Road and Isbell Lane near the City of Greenville, in the County of Greenville, State of South Carolina and being known and designated as Lot No. 21 as shown on a plat entitled "Isbell Heights", prepared by Piedmont Engineers & Architects, dated August 21, 1963, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book XX at Page 167 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Isbell Lane at the joint front corner of Lots Nos. 20 and 21 and running thence with the line of Lot No. 20, S. 79-06 W., 180 feet to an iron pin; thence N. 10-54 W., 90 feet to an iron pin on the southern side of Parkins Mill Road; thence with the southern side of Parkins Mill Road N. 37-44 E., 140.85 feet to an iron pin; thence with the curve of the intersection of Parkins Mill Road and Isbell Lane, the chord of which is S. 89-26 E., 29.9 feet to an iron pin on the western side of Isbell Lane; thence with the western side of Isbell Lane, the following courses and distances: S. 35-56 E., 90.8 feet to an iron pin and thence S. 14-54 E., 95.0 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Robert L. Smalley and Carolyn G. Smalley recorded in the R.M.C. Office for Greenville County September 13, 1976 in Deed Book 1042 at Page 770.



which has the address of 4 Isbell Lane, Greenville, South Carolina 29607 (Street) (City) (State and Zip Code) (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 seized 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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