

Box 10121, Greenville, S. C. 29603

MORTGAGE

1404 321

THIS MORTGAGE is made this 15th day of July 1977, between the Mortgagor, Thomas D. Bowers and Joyce G. Bowers, (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the State of South Carolina, whose address is Box 10121, Greenville, South Carolina 29603 (herein "Lender").

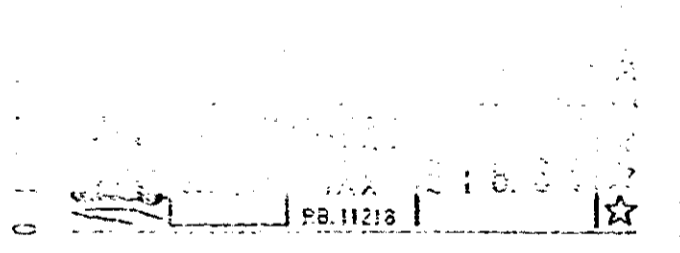
WHEREAS Borrower is indebted to Lender in the principal sum of Forty-six Thousand Six Hundred and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 15, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2008

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 State of South Carolina:

All that piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, shown as Lot 44 on plat of Devenger Place, Section 7, recorded in Plat Book 5 P at page 3 and having the following courses and distances:

Beginning at an iron pin on Hedgewood Terrace, joint front corner of Lots 43 and 44 and running thence with joint line of said lots, N. 3-54 W. 154.9 feet to an iron pin, joint rear corner of said lots; thence along the rear line of Lot 44, S. 86-11 W. 90 feet to an iron pin, joint rear corner of Lots 44 and 45; thence along the joint line of said lots, S. 3-49 E. 150 feet to an iron pin on Hedgewood Terrace; thence along Hedgewood Terrace, N. 86-11 E. 45 and S. 87-40 E. 45.5 feet to the point of beginning.

Being the same property conveyed by Premier Investment Co., Inc. by deed recorded July 18, 1977.



which has the address of 402 Hedgewood Terrace, Greer, S. C. 29651 (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 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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