

FILED
GREENVILLE CO. S. C.

P. O. Drawer 969
Greenville, S. C. 29602

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

28 9 42 11 1977
LONNIE S. TANKERSLEY
R.M.C.

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

1411 276

WHEREAS, Fred L. McDowell, Jr. and Dolores G. McDowell

(hereinafter referred to as Mortgagor) is well and truly indebted unto The South Carolina National Bank

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of - - - Twelve thousand four hundred thirty-seven and 86/100 - - - - - Dollars (\$ 12,437.86 due and payable in 60 equal, consecutive monthly payments of \$225.33, commencing October 27, 1977, and continuing thereafter until paid in full; payments to apply first to interest, the balance to principal

with interest thereon from date at the rate of 9% per centum per annum, to be paid: monthly

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

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 southerly side of Riviera Drive, being shown and designated as Lot 264 on a Plat of Sector V, BOTANY WOODS, recorded in the RMC Office for Greenville County in Plat Book YY, at Pages 6 and 7, and having, according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the southerly side of Riviera Drive at the joint front corner of Lots 264 and 265, and running thence with the common line of said Lots, S 13-30 W, 150 feet to an iron pin; thence S 58-59 E, 122 feet to an iron pin; thence N 09-30 E, 190 feet to an iron pin on the southerly side of Riviera Drive; thence with said Drive, N 77-55 W, 100 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Donlad R. Ogden and Susan H. Ogden, recorded May 29, 1969, in Deed Book 869, at Page 22.

This mortgage is junior to that certain mortgage in favor of First Federal Savings & Loan Association covering this property.

RECEIVED TAX \$ 05.00
F.B. 11218

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

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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