

MORTGAGE

THIS MORTGAGE is made this 15th day of January, 1979, between the Mortgagor, Joseph Frank Bowen and Linda Black Bowen, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

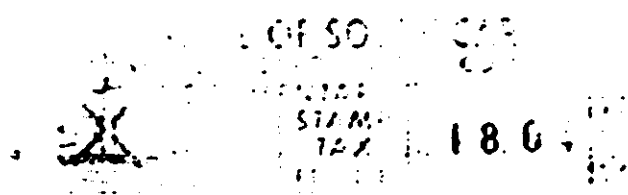
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Five Thousand One Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 15, 1979, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2009.

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 certain piece, parcel or lot of land situate, lying and being in Chick Springs Township, Greenville County, State of South Carolina, on the northeastern side of Yorkshire Drive (formerly Mable Avenue) and being shown as Lot 84 on Plat No. 2 of the property of James M. Edwards, recorded in the RMC Office for Greenville County in Plat Book II at page 126, and also being known as the property of Joseph Frank Bowen and Linda Black Bowen on a plat made by Freeland & Associates dated January 10, 1978, to be recorded herewith and having, according to said plats, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Yorkshire Drive (formerly Mable Avenue) at the point front corner of Lots 83 and 84 and running thence with the joint line of said lots N. 88-35 E. 100 feet to an iron pin; thence N. 88-22 W. 100 feet to an iron pin; thence S. 88-25 W. 200 feet to an iron pin on Yorkshire Drive (formerly Mable Avenue); thence with the northeastern side of Yorkshire Drive S. 88-22 E. 100 feet to the point of beginning.

The above-described property is the same as described by the Mortgagors by deed from Barbara G. Bowen, said deed to be recorded herewith.



which has the address of 1000 Yorkshire Drive, Greenville, South Carolina, (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.

0139

72-N 6207