

FILED  
GREENVILLE CO. S.C.

VOL 1479 PAGE 931

SEP 7 11 05 AM '79

DONN...  
R.M.C. **MORTGAGE**

THIS MORTGAGE is made this 31st day of August, 1979, between the Mortgagor, Clinton B. Owings and Elizabeth L. Owings, (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 EIGHTEEN THOUSAND FOUR HUNDRED AND 00/100 (\$18,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 31, 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 September 1, 1999.....;

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 tract of land, containing .2 acres more or less, situate, lying and being on the East side of Twelve Oaks Terrace, near the City of Greenville, County of Greenville, State of South Carolina, and having, according to a plat prepared by J.C. Hill, dated July 7, 1955, revised September 13, 1959, and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book HHH at page 21, the following metes and bounds:

BEGINNING at an iron pin at the Northeastern corner of property now or formerly of William R. Grant and Glenna M. Grant and running thence N. 34-02 W. 87.8 feet to an iron pin; thence S. 23-40 W. 218.7 feet to an iron pin; thence with the line of the aforesaid property now or formerly of Grant N. 46-45 E. 186.9 feet to the point of beginning.

THIS is the same property conveyed to the Grantor herein as shown by deed of Reva Y. Edwards, dated April 6, 1979, and recorded on April 10, 1979 in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1100 at page 228.

TOGETHER with all right, title and interest of the Grantor herein in and to a right of way for ingress to and egress from the premises hereinabove described and Twelve Oaks Terrace, being the identical easement conveyed to the Grantor herein by Frank B. Halter and R. B. Landers by agreement dated February 9, 1966, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 793, at page 154.

which has the address of 11 Twelve Oaks Terrace Greenville,  
(Street) (City)  
South Carolina 29615 (herein "Property Address");  
(State and Zip Code)

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.

0931

4328 RV-2