

FILED
GREENVILLE CO. S. C.

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DONNIE TANNERSLEY
R.M.C.

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MORTGAGE

THIS MORTGAGE is made this 12th day of November,
1979, between the Mortgagor, Keith H. Fowler and Elaine M. Fowler,
(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 Fifty-Six Thousand Eight
Hundred Fifty-Four & 20/100 Dollars, which indebtedness is evidenced by Borrower's
note dated November 12, 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 December
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 Greenville, State of South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in
Greenville County, South Carolina, in the City of Mauldin, being known and
designated as Lot 8 on a plat of Forrester Woods Section VII, recorded in
the RMC Office for Greenville County in Plat Book 5P, at Pages 21 and 22,
being more particularly described according to said plat as follows:

BEGINNING at an iron pin on Oakwood Court, the eastern side at the joint
corner of Lots 7 and 8, and running thence with Lot 7, S. 53-42 E. 155
feet to an iron pin; thence S. 36-18 W. 100 feet to an iron pin; thence
N. 53-42 W. 155 feet to an iron pin; thence N. 36-18 E. 100 feet to the
beginning point.

This being the same property conveyed to the Mortgagors herein by Deed of
John W. Hoag, III and Susan Boyd Hoag, which Deed is dated November 12,
1979, and is to be recorded herewith in the RMC Office for Greenville
County.

The Mortgagee's mailing address is 301 College Street, Greenville, S. C.
29601

which has the address of 209 Oakwood Court Greenville,
S. C. 29607 (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 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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