

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

BOOK 1322 PAGE 687

OCT 30 3 06 PM '80

JOHN S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 30th day of October,
19 80, between the Mortgagor, Walter H. Owens and Barbara J. Owens,
(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").

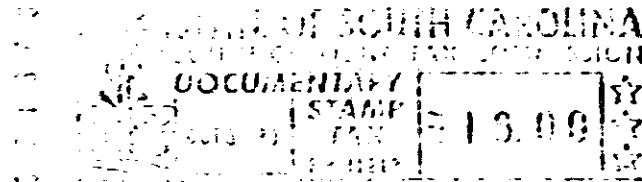
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Five Thousand and
00/100 Dollars, which indebtedness is evidenced by Borrower's
note dated October 30, 1980, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2005

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 unit, situate, lying and being in the State of
South Carolina, County of Greenville, being known and designated as Unit No. 6-C
of Sugar Creek Villas Horizontal Property Regime as is more fully described in Declaration
(Master Deed) dated September 15, 1980, and recorded in the RMC Office for Greenville
County, S. C. on September 15, 1980 in Deed Book 1133, at Pages 365 through 436,
inclusive, and survey and plot plan recorded in the RMC Office for Greenville County in
Plat Book 7-X, at Page 40.

This being the same property conveyed to the mortgagors herein by deed of
Cothran & Darby Builders, Inc. of even date, to be recorded herewith.

The within Renegotiable Rate Mortgage is modified by the terms and conditions
of the attached Renegotiable Rate Mortgage Rider which is made a part of this mortgage
instrument.



which has the address of Unit 6-C, Sugar Creek Villas Condominium, Greer,
(Street) (City)
South Carolina 29651 (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.

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