

REC. 1535 MAR 1981

FILED
S.C.
MAR 25 AM '81
GREENVILLE
SOUTH CAROLINA

MORTGAGE

THIS MORTGAGE is made this 13th day of March, 1981, between the Mortgagor, Willie B. Rowan and Shirley S. Rowan, (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").

P. O. Drawer 408, Greenville, S. C. 29602
WHEREAS, Borrower is indebted to Lender in the principal sum of Nineteen-thousand and no/100ths (\$19,000) Dollars, which indebtedness is evidenced by Borrower's note dated March 13, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 11, 2010;

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 with all improvements thereon or hereafter constructed thereon, situate, lying and being in the County of Greenville, State of South Carolina, being shown and designated as a part of Lot 122 on Map No. 4 of Camilla Park, on plat recorded in Plat Book M, at Page 117 in the RMC Office for Greenville County, S. C.; also being shown on a more recent plat by Dalton & Neves Company, Engineers, dated January 23, 1979 and recorded in Plat Book 6-Z, at page 40 in the RMC Office for Greenville County, S. C.; said property having such metes and bounds as follows:

BEGINNING at an iron pin on the Northern Side of Welcome Road Extension at the joint front corner of Lots No. 17 and part 122 and running thence with Welcome Road N88-47W, 168 feet to an iron pin; thence in the center of a right of way to Duke Power Company and part lots 123 and 124 N2-09E 150 feet to an iron pin; thence with rear of said lot S85-08E 159 feet to an iron pin; thence with the said Lot line of Lots 16, 17 and Lots 122 S1-35E 140 feet to an iron pin; the point of BEGINNING.

This conveyance is made subject to easements, restrictions of record and on the premises.

This is the same as that conveyed to Willie B. Rowan and Shirley S. Rowan by Deed dated and recorded concurrently herewith.

which has the address of 602 Welcome Avenue, Greenville, S. C. 29611,
(Street) (City)
(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.

5CTO --- 1 MF 16 81 1104 4.0001

0193

4328 RV-2