

FILED
GRAND JURY S.C.

BOOK 1540 PAGE 752

MAY 22 AM '81

MORTGAGE

JONAS HANNERSLEY

THIS MORTGAGE is made this 8th day of May 1981, between the Mortgagor, JAMES T. COWBURN and JOYCE A. COWBURN (herein "Borrower"), and the Mortgagee, THE LOMAS & NETTLETON COMPANY, a corporation organized and existing under the laws of the State of Connecticut, whose address is P.O. Box 926, Virginia Beach, Virginia, 23451 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of EIGHTY THOUSAND & NO/100 (\$80,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 8, 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 June 1, 2011;

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 piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, in the City of Mauldin, being known and designated as Lot No. 195 on plat of FORRESTER WOODS, SECTION IV, recorded in the RMC Office for Greenville County, S.C., in Plat Book 4-R, at Page 68, and having such metes and bounds as shown on said plat.

This being the same property conveyed to the Mortgagors herein by deed of James W. DeMint and Deborah H. DeMint, said deed being executed and recorded of even date herewith.

STATE OF SOUTH CAROLINA
DOCUMENTARY
STAMP TAX \$ 32.00

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which has the address of 311 Hamby Road, Route 6, Greenville, S.C. 29607, (Street) (City) (State and Zip Code) (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.

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