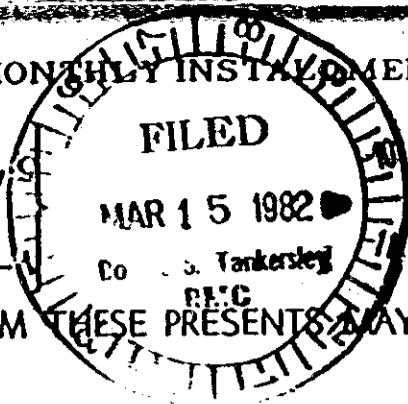


52

State of South Carolina,



BOOK 1565 PAGE 861

County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said David B. Bowers and Kathy K. Bowers, hereinafter called Mortgagor, in and by my, our certain note or obligation bearing even date herewith, stand indebted, firmly held and bound unto the Citizens and Southern National Bank of South Carolina, Greenville, S. C., hereinafter called Mortgagee, the sum of \$3,230.82 plus interest as stated in the note or obligation, being due and payable in 24 equal monthly installments commencing on the last day of April, 1982, and on the same date of each successive month thereafter.

Said note provides that past due principal and/or interest shall bear interest at the rate of seven (7%) per cent per annum as reference being had to said note will more fully appear; default in any payment of either principal or interest to render the whole debt due at the option of the Mortgagee or holder hereof. Forbearance to exercise this right with respect to any failure or breach of the maker shall not constitute a waiver of the right as to any subsequent failure or breach. Both principal and interest are payable in lawful money of the United States of America

at the office of the Mortgagee at Greenville, South Carolina, or at such other place as the holder hereof may from time to time designate in writing.

NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor in hand well and truly paid by the said Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presents DO GRANT, bargain, sell and release unto the said Mortgagee the following described real estate, to-wit:

All that lot of land on the southern side of Crestmore Drive in the County of Greenville, SC, being shown as Lot 17 and a 10 foot strip adjoining lot 17 as shown on plat of Property of Carroll Wayne Henson and Sandra B. Henson prepared by R.B. Bruce RLS, recorded in the RMC Office for said county in Plat Book XXX page 189, and more fully described as follows:

BEGINNING at an iron pin on Crestmore Drive at the joint front corner of Lots 17 and 18 and running thence with line of said lots S. 15-43 E. 148.9 ft. to an iron pin; thence N. 73-35 E. 60 ft. to an iron pin; thence S. 9-20 E. 1 ft. to an iron pin; thence N. 71-10 E. 10 ft. to an iron pin; thence N. 9-29 W. 150 ft. to an iron pin on Crestmore Drive; thence with said drive S. 73-08 W. 86.8 ft. to an iron pin, the point of beginning.

This being the same property conveyed to David B. Bowers and Kathy K. Bowers from Carroll Wayne Henson and Sandra B. Henson on 1-6-78, and recorded in RMC Office for Greenville County on 1-6-78 in Deed Vol. 1071 at page 46.

Mortgagee: Address: C&S National Bank, PO Box 1449, Greenville SC 29602

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