

JUL 18 11 19 AM '83

DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 1st day of July, 1983, between the Mortgagor, Clinton B Owings & Elizabeth L Owings, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 17,300.00 Dollars, which indebtedness is evidenced by Borrower's note dated July 1 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1993.....;

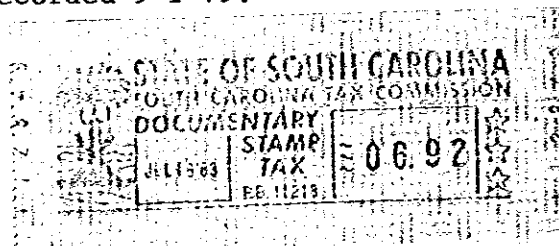
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 tract of land, containing .2 acres, more or less, situate, lying and being on the East side of Twelve Oaks Terrace, near the City of Greenville, County of Greenville, State of South Carolina, and having, according to a plat prepared by J. C. Hill, dated July 7, 1955, revised September 13, 1959, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book HHH at page 21, the following metes and bounds:

BEGINNING at an iron pin at the Northeastern corner of property now or formerly of William R Grant and Glenna M. Grant and running thence N. 34-02 W. 87.8 feet to an iron pin; thence S. 23-40 W. 218.7 feet to an iron pin; thence with the line of the aforesaid property now or formerly of Grant N. 46-45 E. 186.9 feet to the point of beginning.

This being the same property conveyed to Clinton B & Elizabeth L Owings by deed of Reva Y. Edwards, dated 4-6-79, and recorded 4-10-79, in the R. M. C. Office for Greenville County in Deed Book 1100 at page 228.

This is a second mortgage and is junior in lien to that mortgage executed by Clinton B Owings & Elizabeth L Owings to First Federal of SC which mortgage is recorded in the RMC Office for Greenville County in Book 1479 at Page 931 and dated 8-31-79 and recorded 9-1-79.



which has the address of 11 Twelve Oaks Terrace Greenville,
(Street) (City)
SC 29615 (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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