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STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

SECOND

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, SANDRA R. OWENS

(hereinafter referred to as Mortgagor) is well and truly indebted unto DONALD R. SMITH and CYNTHIA A. SMITH  
c/o Carolina Corvette, Pine Tree Plaza - Highway 417, Mauldin, SC  
29662

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are in-  
corporated herein by reference, in the sum of THIRTY-ONE THOUSAND AND NO/100  
Dollars (\$ 31,000.00 ) due and payable

with interest thereon at the rate of TEN (10%) per cent, per annum, to be paid in  
six (6) installments, with each installment to include 1/6 of the original  
principal and interest to date. The first installment to be due and payable on  
October 1, 1984; and the final payment, if not sooner paid, shall be due and  
payable on April 1, 1987.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the  
Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and  
of and other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his ac-  
count by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid  
by the Mortgagee on and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bar-  
gained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

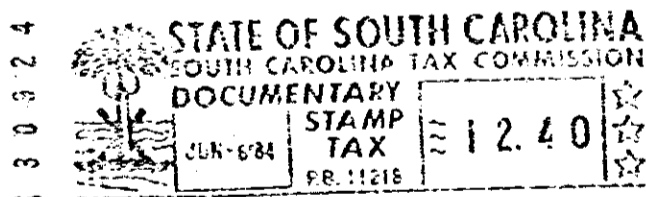
"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and  
being in the State of South Carolina, County of GREENVILLE, City of Mauldin, situate, lying and  
being on the northwestern side of Archdale Drive, being known and designated  
as LOT NO. 50 of Montclair Subdivision, plat of which is recorded in the RMC  
Office for Greenville County in Plat Book WWW, at Page 57, and having, according  
to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Archdale Drive, front  
corner of Lots 50 and 51 and running thence with the common line of said lots,  
N. 60-42 W., 150 feet to a point; thence N. 29-18 E., 100 feet; thence S. 60-  
42 E., 150 feet to a point on the northwestern side of Archdale Drive; thence  
with the said Drive, S. 29-18 W., 100 feet to the POINT OF BEGINNING.

This being the same property conveyed to the mortgagor herein by deed of  
James A. Taylor and Mary W. Taylor dated April 28, 1976, and recorded in the  
Greenville County RMC Office that same date in Deed Book 1035, at Page 419.

This mortgage is junior in lien to that indebtedness due to American Federal  
Savings & Loan Association, dated April 28, 1976, in the original sum of  
\$28,350.00 and recorded in the Greenville County RMC Office in Mortgage Book  
1366, at Page 177.

Property Address: 119 Archdale Drive, Mauldin, S. C. 29662



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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or  
pertaining, and of all the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and li-  
ing fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all  
fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good  
right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encum-  
brances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises un-  
to the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

Vertical stamp: "Mortgage Book 1366 Page 177"

