

GREENVILLE MORTGAGE

JUN 29 10 33 AM '84

THIS MORTGAGE is made this 28th day of June 1984, between the Mortgagor, Larry Steven Owens (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of the United States, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eighteen Thousand and no/100 (\$18,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 28, 1984 (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 1, 1994.

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:

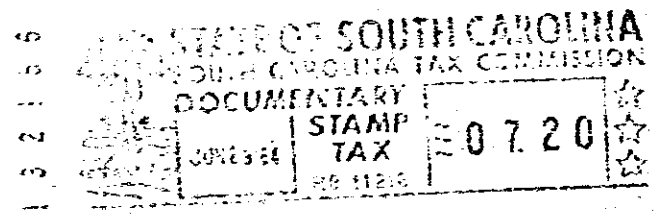
ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, in Bates Township, located on the North side of Elliott Street, and having according to a plat entitled "Plat of property of Mays L. Capps", sold to Russell K. Loudermilk made by Terry T. Dill, September 7, 1959, recorded in the RMC Office for Greenville County in Plat Book TT, at page 25, the following metes and bounds, courses and distances, to-wit:

BEGINNING at a pin in Elliott Street, corner of property of J. R. Hightower, thence down Elliott Street North 86-45 East 63 feet to an iron pin; thence North 74-15 East 22 feet to a pin in Elliott Street, corner of property of Mays L. Capps; thence with line of said property North 4-10 East 210.8 feet to an iron pin in line of Baker property; thence with the line of said property South 82-00 West 85 feet to an iron pin corner of property of J. R. Hightower; thence with the line of said property South 3-58 West 210 feet to the point of BEGINNING.

THIS conveyance is subject to all easements, restrictions, rights-of-way, roadways, or other matters which may appear by examination of the public record or the premises herein.

THIS is the same property conveyed to the Mortgagor herein by deed of Walter J. Owens recorded in the RMC Office for Greenville County in Deed Book 1215, Page 924 on June 29, 1984.

GCTO -----3 JN29 84 021



which has the address of Elliott Street, Marietta, South Carolina 29661 (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.