

FILED
GREENVILLE CO. S.C.

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DEC 6 11 24 AM '84 MORTGAGE

THIS MORTGAGE is made this 6th day of December, 1984, between the Mortgagor, Willie Rowe, Jr. and Beverly L. Rowe

, (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 Nine Thousand Six Hundred One Dollars & 89/100 (9,601.89) -- Dollars, which indebtedness is evidenced by Borrower's note dated December 6, 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 December 30, 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 and County aforesaid, Oneal Township, about six miles northwest of Greer, S.C. lying on the northern side of the Rutherford Road, and being a part of the same property conveyed to me by deed from Emma A. Higgins, recorded in Deed Book for Greenville County in Deed Book 589 at page 449, and by Deed from Hattie Lewis, William Lewis, Louella Davis and Grace Lewis Miller, recorded in said R.M.C. Office in Deed Book 266 at page 191 and Deed Book 266 at page 192, and having the following courses and distances, to-wit:

BEGINNING on a nail and cap in the center of said Rutherford Road, joint corner of my 1/2 acre lot and runs thence with the eastern line of the said 1/2 acre lot N. 44-45 W. 25 feet to an iron pin on the northern bank of the road, then continuing with the same course for a total distance of 340 feet to an iron pin, new corner; thence N. 35-00 E. 125 feet to an iron pin; thence S. 44-45 E. 340 feet to a nail and cap in the center of the said road (iron pin back on line at 28 feet); thence with the said road S. 35-00 W. 125 feet to the beginning corner, containing One (1) acre, more or less.

DERIVATION: This being the same property conveyed to the mortgagor by deed of James B. Lewis and recorded in the R.M.C. Office of Greenville County dated May 20, 1971 in Book 915 Page 540.

THIS is a second mortgage and junior in lien to that mortgage executed by Willie Rowe, Jr., and Beverly L. Rowe to First Federal Savings and Loan of South Carolina which mortgage is recorded in the R.M.C. Office of Greenville County in Book No. 195 Page 358 Date Nov. 14, 1973.

which has the address of Rt. 5, Rutherford Rd. Taylors,
(Street) (City)

South Carolina 29687 (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 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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