

FILED
GREENVILLE, S.C.

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DONNIE S. JANKERSLEY
R.H.C.

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MORTGAGE

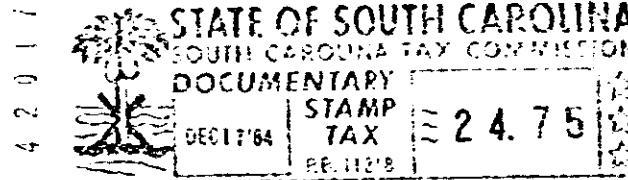
THIS MORTGAGE ("Security Instrument") is given on December 14
 19 84. The mortgagor is Michael J. Fowler and Deborah J. Fowler
 ("Borrower"). This Security Instrument is given to First Federal
Savings and Loan Association of South Carolina, which is organized and existing
 under the laws of the United States of America, and whose address is 301 College Street,
Greenville, South Carolina 29601 ("Lender").
 Borrower owes Lender the principal sum of EIGHTY-TWO THOUSAND FIVE HUNDRED AND
No/100 Dollars (U.S. \$82,500.00). This debt is evidenced by Borrower's note
 dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
 paid earlier, due and payable on January 1, 2015. This Security Instrument
 secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
 modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
 Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument
 and the Note. For the purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and
 assigns the following described property located in Greenville County, South Carolina:

ALL that piece, parcel or lot of land lying in the State of South
 Carolina, County of Greenville, shown as Lot 45 on a plat of PEBBLE
 CREEK, PHASE IV, Section II, recorded in Plat Book 7-C at Page 47,
 and having, according to a more recent survey prepared by Freeland &
 Associates, dated July 21, 1983, entitled "Property of Joseph Blaine
 Masvero and Cheryl Ann Masvero", the following metes and bounds,
 to-wit:

BEGINNING at an iron pin at the joint front corner of Lots 44 and 55
 and running thence S. 80-19 W. 137.92 feet to an iron pin; thence with
 the line of Lot 61 and 60, N. 7-27 W. 86.80 feet to an iron pin; thence
 running with the line of Lot 46, N. 74-20 E. 130.0 to an iron pin;
 thence running with Pebble Creek Way, S. 12-40 E. 100.45 feet to an
 iron pin, the point of BEGINNING.

This being the same property conveyed to the mortgagors by deed of
 Equitable Relocation Management Corporation dated November 13, 1984
 of even date to be recorded herewith.

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which has the address of 22 Pebble Creek Way Taylors
 [Street] [City]
 South Carolina 29687 ("Property Address");
 [Zip Code]

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All
 replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this
 Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record.
 Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
 encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
 limited variations by jurisdiction to constitute a uniform security instrument covering real property.

4.0001

0.80

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