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THIS MORTGAGE made this 29th day of June

19.84 between the Mortgagor Robert E. Bowen and Geraldine C. Bowen

(herein "Borrower"), and the Mortgagee, WOODRUFF FEDERAL

SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 206 South Main Street, Woodruff, S. C. 29388 (herein "Lender").

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 piece, parcel and/or lot of land situate, lying and being in Greenville County, South Carolina, with all improvements thereon, shown as Lot #145 on plat of Orchard Acres, Section III as recorded in the R*C Office for Greenville County, South Carolina, in Plat Book QQ at Page 143 and according to a later plat entitled "Property of Robert E. Bowen and Geraldine C. Bowen" prepared by R.B. Bruce, R.L.S. dated June 29, 1984 as recorded in the R*C Office for Greenville County, South Carolina, in Plat Book 10-5 at Page 7/, reference being craved hereto to said plat for exact metes and bounds.

This is that property conveyed to Mortgagor by deed of John C. Cothran dated and filed concurrently herewith.

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which has the address of ... 3 Northway Drive ... Taylors [Street] ... [City]

S. C. ..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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