

SEP 17 3 28 PM '80  
THIS MORTGAGE is made this 17th day of September 1980, between the Mortgagor, Barry Gibson Dowd (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

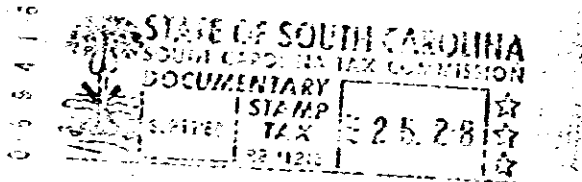
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty three thousand one hundred fifty (\$63,150.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 17, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2010

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 in the county of Greenville, state of South Carolina, known and designated as Lot No. 16, DEVENGER PLACE, SECTION I, as shown on plat thereof prepared by Dalton & Neves Co., Engineers, dated October 1973, which plat is of record in the RMC Office for Greenville County, S. C. in plat book 4X at page 79.

In the mortgage this is the same property conveyed to mortgagor by Sarah R. Connelly by deed dated August 29, 1980 recorded Sept. 2nd, 1980 in the book 1132 at page 391.

Abbey Terrace is now known as Hedgewood Terrace.



which has the address of 107 Hedgewood Terrace Greer  
[Street] [City]  
S. C. 29651 (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 seized 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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