

514 N. Main
Simpsonville, SC 29681

FILED
MORTGAGE

BOOK 1550 PAGE 797

AUG 14 10 06 AM '81
DONN BANKERSLEY
R.M.C.

THIS MORTGAGE is made this 14 day of August 1981, between the Mortgagor, David L. Fowler and Nancy R. Fowler (herein "Borrower"), and the Mortgagee HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 201 West Main Street, Laurens, S. C. 29360 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Ten Thousand and No/100 (\$10,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 14, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 1991;

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 or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 112 of a subdivision known as COACH HILLS, as shown on a plat prepared by Piedmont Engineers, Architects, and Planners, recorded in Greenville County Plat Book 4-X at Page 94. Reference to said plat is hereby craved for a more complete metes and bounds description.

This being the same property conveyed to the Mortgagors herein by deed of Thomas F. Morgan, Jr. and Linda F. Morgan November 14, 1977, recorded November 15, 1977 in Deed Volume 1068 at page 424.

This mortgage is second and junior in lien to that Mortgage given to Heritage Federal Savings & Loan Association in the original amount of \$44,200.00, recorded in the RMC Office for Greenville County in Mortgage Book 1415 at page 765 on November 15, 1977.

DOCUMENTARY STAMP \$04.00

which has the address of 4609 Coach Hills Drive, Greenville, S.C. 29615 (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.

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