

MORTGAGEE'S ADDRESS: Route 8, Box 814 A
Greer, S. C. 29651

BOOK 1585 PAGE 577

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

RECORDED
NOV 10 4 19 PM '82
JOHNIE W. BANKERSLEY
R.M.C.

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, ROBERT W. ROWLAND AND TERESA C. ROWLAND

(hereinafter referred to as Mortgagor) is well and truly indebted unto ANTHONY H. WATERS AND JUDY M. WATERS

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of FORTY THOUSAND AND NO/100-----

-----Dollars (\$ 40,000.00) due and payable
IN Eighty-Four (84) equal monthly installments of Three Hundred Fifty-One and 03/100 (\$351.03) Dollars per month beginning December 1, 1982 and continuing monthly until the Eighty-Fifth (85th) month at which time the then entire existing principal and interest balance shall be due in full with interest thereon from Nov. 10, 1982 at the rate of 10% per centum per annum, to be paid:
AS SET OUT ABOVE.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

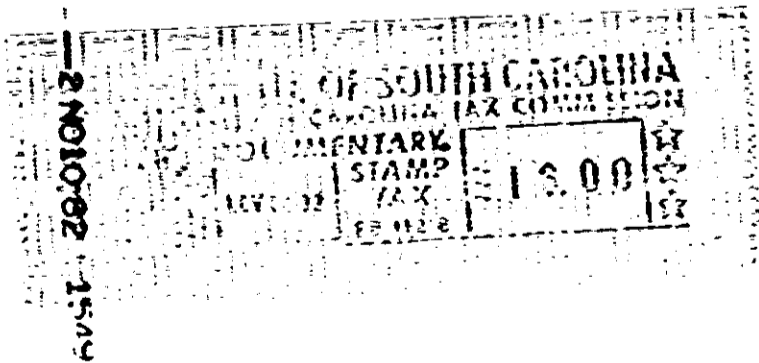
"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of GREENVILLE

ALL that piece, parcel or lot of land located in Oneal Township, Fews Chapel Community, Greenville County, South Carolina and being known and designated as the property of McElrath and Tucker, Inc., and being part of the property on a plat recorded in Plat Book 4-0 at Page 238, prepared by Kermit T. Gould, Registered Surveyor, dated November 29, 1974 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Pennington Road and runs thence S. 24-49 E. 539.2 feet to an iron pin; thence S. 53-30 W. 349.6 feet to an iron pin; thence N. 35-30 W. 149.7 feet to an iron pin; thence N. 7-21 W. 444.20 feet to an iron pin on the southern side of Pennington Road; thence N. 50-15 E. 13.77 feet to a point; thence continuing N. 55-56 E. 225.8 feet to the point of beginning.

Derivation: Deed Book 1177, Page 81 - Anthony H. Waters and Judy M. Waters 11/10/82

There will be a late charge of \$10.00 on any payment received after the 5th day of the month.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.