STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

JOHN 3 9 15 FM 740 ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, I, Richard C. Howell

(hereinafter referred to as Mortgagor) is well and truly indebted unto Albert H. Covin and Mary B. Covin

(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 Five Thousand Five Hundred and NO 100

Dollars (\$ 5,500.00 in monthly installments of One Hundred (\$100.00) Dollars each, first payment due and payable July 1, 1974, and to continue in like payments on the first day of each and every month thereafter until paid in full,

at the rate of -oight- per centum per annum, to be paid: in said date with interest thereon from monthly installments,

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 (\$3.60) 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, Oneal Township, located near Gilreath's Mill, lying on the west side of the county road that leads off of Highway No.101 (Gilreath Mill Road) to and by the former home of Perry Smith, and being cut out of the southeast corner of Perry D. Owens and Lina Frank Owens lot or lands, and being a part of the same tract of land as conveyed to Perry D. Owens and Lina Frank Owens by deed recorded in the Office of the R.M.C. for Greenville County in Deed Book 143 at page 92, and having the following courses and distances, to-wit:

BEGINNING on an old iron pin at a point S. 81-30 W. 84 feet from the center of the above mentioned road, and runs thence S. 81-30 W. 357.5 feet to an old iron pin (Spruce pine gone); thence N. 44-30 W. 155 feet to a nail and cap in the center of the road that leads to home of Owens; iron pin back at 25 feet; thence with the said road N. 41-20 E. 370 feet to a nail and cap in the center of the county road first mentioned; thence with the said county road, S. 15-25 R. 100 feet to a bend; thence S. 22-25 E. 100 feet to a bend; thence S. 35-40 E. 40.3 Feet to a point in the said road and on the former Tally Stone line; thence with the said line, S. 17-15 E. 72 feet to an iron pin; thence continuing with the same course for a total distance of 235.2 feet to the beginning corner, and containing 2.65 acres, more or less. Subject to all easement, rights of way and restrictions of record.

This is the same property conveyed to mortagor by mortgagees this date and to be recorded in R.M.C. Office for said County and State.



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. 墨.

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