STATE OF SOUTH CAROLINA County of Greenvill

TO ALL WHOM THESE PRESENTS MAY CONCERN: Robert James Howard

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto WOODRUFF FEDERAL SAVINGS AND LOAN ASSOCIATION, (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 Seven Thousand Five Hundred and No/100

DOLLARS (\$ 7,500.00), with interest thereon from date at the rate as specified in said note, said

principal and interest to be repaid as therein stated, said note provides that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of August 19 92, and

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 purpose;

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 scaling 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 to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the North side of Connecticut Avenue in the Town of Greer, being shown and designated as Lots Nos. Eight (8), Nine (9) and Ten (10) on a plat prepared for I. O. and John A. Robison by H. S. Brockman, Surveyor, dated November 21, 1939, which plat is recorded in Plat Book "O" at page 13 in the R.M.C. Office for Greenville County. For a more particular description, reference is hereby specifically made to the aforesaid plat. This being the same property conveyed to Spurgeon L. Caldwell and Lillie Bell Caldwell by I. O. Robison by deed recorded in Deed Book 278 at page 152 in said Office, and by Q. R. Hardin by deed recorded in Deed Book 371 at page 1446 in said Office, and the same property conveyed to the Mortgagor herein by Robert Lee Caldwell, Executor of the Last Will and Testament of Lillie C. Caldwell, by deed to be recorded forthwith in said Office. Spurgeon L. Caldwell devised his interest in the above described lots to Lillie C. Caldwell by his Last Will and Testament recorded in Apt. No. 638, File No. 42 in the Office of the Probate Judge for Greenville County. The Last Will and Testament of Lillie C. Caldwell (also known as Lillie Bell Caldwell) is recorded in Apt. No. 1296, File No. 10 in said Probate Judge's Office.

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