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STATE OF SOUTH CAROLINA COUNTY OF Greenville

C) NING S. FAMIERSLEY

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, I, Wayne J. Howard, Jr.,

thereinafter referred to as Mortgagor) is well and truly indebted unto Oak Investments, A General Partnership

thereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorpinated herein by reference, in the sum of

- - - Two thousand - - -

Dollars (\$ 2,000.00) due and payable

in 120 equal, consecutive monthly payments of \$25.34, commencing November 1, 1975, and continuing thereafter until paid in full; payments to apply first to interest, the balance to principal

with interest thereon from date

at the rate of 9%

per centum per annum, to be paid: monthly

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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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, being shown and designated as Lot 8 on Plat of "Property of Leslie & Shaw, Inc.", recorded in the R. M. C. Office for Greenville County in Plat Book NN, at Page 3, and having, according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the northern side of Morris Street at the joint front corner of Lots 7 and 8 and running thence along the line of Lot 7, N 04-26 E 140 feet to an iron pin on the southern edge of an Alley (now Ansel Street); thence along the southern edge of said Alley, S 85-34 E 60 feet to an iron pin; thence along the line of Lot 9, S 04-26 W 140 feet to an iron pin on the northern side of Morris Street; thence along the northern side of Morris Street, N 85-34 W 60 feet to the be ginning corner.

This mortgage is junior to that certain mortgage in favor of Carolina National Mortgage Investment Co., Inc. covering this property.

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or apperturing, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures a second bereatter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and component, 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 Mortzagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right oil is lovely 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 Mortzagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagor forever, it an and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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