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GREENVILLE CO. S. C.

FEB 11 11 52 AM '77 MORTGAGE

DONNIE S. TANKERSLEY  
R.M.C.

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THIS MORTGAGE is made this 10th day of February, 1977, between the Mortgagor, Frank D. Howell and Shelby Diane T. Howell (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of ----- EIGHTEEN THOUSAND FIVE HUNDRED AND NO/100 (\$18,500.00)----- Dollars, which indebtedness is evidenced by Borrower's note dated February 10, 1977, (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, 2002

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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 lying, being and situate in Chick Springs Township, County of Greenville, State of South Carolina, on the south side of Bessie Avenue, being known and designated as Lot No. 39 of the WOODLAND HEIGHTS property of the I. M. Wood Estate as shown on plat prepared by H. S. Brockman, Registered Surveyor, dated October 28, 1955, and which plat has been recorded in the R.M.C. Office for said County in Plat Book GG, page 151, and having the following courses and distances, to-wit:

BEGINNING at an iron pin on the south side of Bessie Avenue at the joint front corner of Lots Nos. 38 and 39 as shown on said plat, and running thence with the south side of Bessie Avenue N. 45-18 E. 100 feet to an iron pin at the joint front corner of Lots Nos. 39 and 40 as shown on said plat; thence S. 39-19 E. 190 feet to an iron pin at the joint rear corner of Lots Nos. 39, 40, 31 and 32 as shown on said plat; thence S. 45-18 W. 100 feet to an iron pin at the joint rear corner of Lots Nos. 32, 33, 38 and 39 as shown on said plat; thence N. 39-15 W. 190 feet to the beginning point; bounded on the north by Bessie Avenue, on the east by said Lot No. 40, on south by said Lot No. 32, and on west by said Lot No. 38.

This being the same property conveyed to mortgagors by deed of Carol D. Groce and June L. Groce dated March 13, 1972, and recorded April 18, 1972, in Deed Book 941 at page 255, R.M.C. Office for Greenville County.

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which has the address of 100 Bessie Avenue, Greer,  
(Street) (City)  
South Carolina 29651 (herein "Property Address");  
(State and Zip Code)

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 seized 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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