

MORTGAGE

MAY 10 12 22 PM '84



JENNIE M. MACHOLEY

THIS MORTGAGE is made this 8 day of May, 1984, between the Mortgagor, RONALD G. HOWARD

(herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

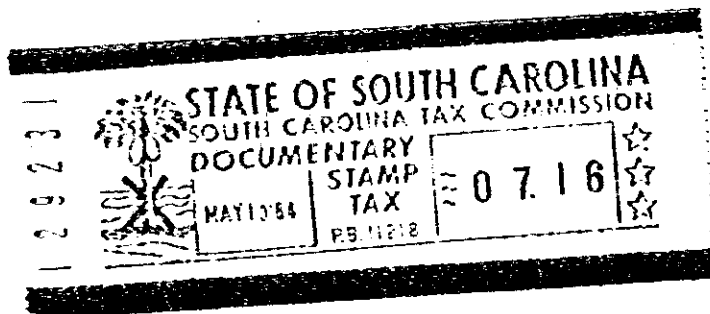
WHEREAS, Borrower is indebted to Lender in the principal sum of Seventeen thousand eight hundred and sixty-four and .93/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 8, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 31, 1994

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 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 known and designated as Lot 42, Section A, of Gower Estates, plat of which is recorded in the RMC Office for Greenville County, S.C., in Plat Book QQ at Pages 146 and 147, and having such metes and bounds as shown on said plat.

This being the same property conveyed to the Mortgagor herein by deed of Frank P. McGowan, Jr., Master in Equity for Greenville County, S.C., recorded April 5, 1974, in the RMC Office for Greenville County, S.C., in Deed Book 996 at Page 652.

This is a second mortgage junior in lien to that mortgage in favor of Cameron-Brown Company (assigned to Monarch Life Insurance Company) in the original amount of \$16,950.00, recorded on October 1, 1964, in the RMC Office for Greenville County, S.C., in Mortgage Book 973 at Page 545.



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which has the address of 309 Don Drive, Greenville, South Carolina 29607 (herein "Property Address");

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 seised 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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