

STATE OF SOUTH CAROLINA  
 COUNTY OF GREENVILLE

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 3 16 AM '82  
 GREENVILLE S.C.

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS S. Hunter Howard, Jr. and S. Hunter Howard, Sr.

(hereinafter referred to as Mortgagor) is well and truly indebted unto The Palmetto Bank  
 P.O. Box 128  
 Fountain Inn, S.C. 29644

(hereinafter referred to as Mortgage) as evidenced by the Mortgage's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of Seventy Thousand and no/100ths  
 Dollars \$70,000.00 due and payable

use of property on each side.

*W. L. ...*  
*Phyllis C. Gray*  
*Janet S. Copeland*

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all 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 herein that all such 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 Mortgagee 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 Mortgagee further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagee and all persons whatsoever lawfully claiming the same on any part thereof.

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