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JAN-ERSLEY
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Family Federal Savings & Loan Assn.
Drawer L
Greer, S.C. 29651

MORTGAGE

THIS MORTGAGE is made this 7th day of February 1980 between the Mortgagor, Ozell Howard and Aurevia P. Howard (herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 713 Wade Hampton Blvd. Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixteen Thousand and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated February 7, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 1995;

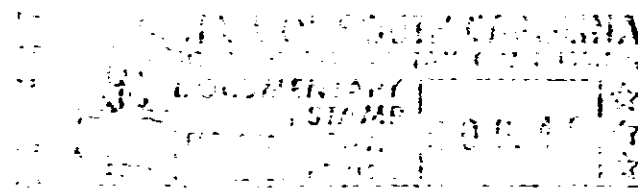
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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: in Glassy Mountain Township, and being described as a 3.1 acre tract of land on a plat for C. R. Pittman and Ozell and Aurevia Howard, dated January 14, 1974, and prepared by S. C. Atkins, Registered Surveyor, recorded in Plat Book 5-B at Page 66 in the RMC Office for Greenville County and having such metes and bounds as appear by reference to said plat.

THIS is the identical property conveyed to the Mortgagors by deed of C. R. Pittman, recorded on January 23, 1974 in Deed Book 992 at Page 603 in the RMC Office for Greenville County.

ALSO, all that lot of land in the State of South Carolina, County of Greenville, in Glassy Mountain Township, containing approximately 38 acres, lying on the southwestern side of S. C. Highway No. 116, and being more specifically described in a deed recorded in Deed Book 1052 at Page 58 and reference is hereby made to such deed for a more particular description of the subject property.

This is the identical property conveyed to the mortgagor, Ozell Howard, by deed of Troy Plumley dated May 2, 1979, and recorded on May 2, 1979.

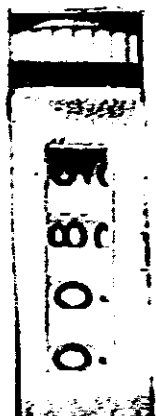
The above described 38 acre tract is subject to another mortgage held by the mortgagee in the amount of \$13,500.00 dated April 26, 1979, and recorded in Mortgage Book 1465 at Page 131. These mortgages shall be of equal rank and a breach or default in the terms of either shall constitute a default in both and justify simultaneous foreclosure of both in one foreclosure action.



Route 2, Landrum, S. C. 29356
which has the address of [Street], [City]
(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 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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