GREEN FILED

MAR 25 3 33 PH PM ALL WHOM THESE PRESENTS MAY CONCERN:

Mortgagors Title was obtained by Deed

From WM F HØLLIDAY & DØRIS ali.

Page 147 DOC STAMPS- 8.24 Amr Fin. - 20534.43 BOOK 1536 PAGE 110

of GREENVILLECounty.

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

WHEREAS, JACK W HOWARD & SUZANNE T HOWARD

(hereinalter referred to as Mortgagor) is well and truly indebted unto

FIRST FINANCIAL SERVICES INC D/B/A FAIRLANE FINANCE COMPANY (hereinaster referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

FØRTY FØUR THØUSAND FØUR HUNDRED DØLLARS AND NØ CENTS Dollars (\$ 44.400.00) due and payable WHEREAS THE FIRST PAYMENT IN THE AMOUNT OF THREE HUNDRED SEVENTY DØLLARS AND NØ CENTS /370.00/ WILL BE DUE ØN 5/01/81 AND EACH ADDITIONAL PAYMENT IN THE AMOUNT OF THREE HUNDRED SEVENTY DOLLARS AND NO CENTS /370.00/ WILL BE DUE ON THE 1ST OF THE MONTH UNTIL PAID IN FULL.

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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 Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee 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 Mortgagee, 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

ALL THAT CERTAIN PIECE, PARCEL, OR LOT OF LAND, LYING, AND BEING ON THE WESTERN SIDE OF SELWYN DRIVE, IN AND NEAR TIMBERLAKE SUBDIVISION, IN GREENVILLE COUNTY, SØUTH CARØLINA, WHICH IS KNØWN AND DESIGNATED AS LØTS 8 AND9 ØF THE SUBDIVISIÓN, AS SHOWN ON A PLAT THEREOF RECORDED IN THE OFFICE OF THE RMC OFFICE FOR GREENVILLE COUNTY IN PLAT BOOK BB, PAGE 185 AND AN ADJOINING TRACT OF LAND, WHICH IS SHOWN ON A PLAT ENTITLED PROPERTY OF CHARLES W SPENCE RECORDED IN THE OFFICE OF THE RMC FØR GREENVILLE CØUNTY IN PLAT BØØK NN PAGE 63. THE PRØPERTY CØNVEYED HEREBY IS DESCRIBED MORE PARTICULARLY AS FOLLOWS.

BEGINNING AT AN IRON PIN ON THE WESTERN SIDE OF SELWYN DRIVE, JOINT CORNER OF LØTS 9 AND 10 AND RUNNING THENCE N 74-34 W., 231.6 FEET TØ AN IRØN PIN THENCE N 47-58 E., 112.4 FEET TØ AN IRØN PIN THENCE N 19-45 E., 212 FEET TØ AN IRØN PIN THENCE N 89-0 E., 60 FEET TO AN IRON PIN THENCE S 68-21 W., 32 FEET TO AN IRON PIN THENCE S 28-21 W., 12.5 FEET TO AN IRON PIN THENCE S 42-31 E., 214 FEET TO AN IRON PIN ON THE NORTHWESTERN SIDE OF SELVYN DRIVE THENCE ALONG THE NØRTHWESTERN AND WESTERN SIDE ØF SELWYN DRIVE, ALØNG A CURVE, THE CHØRD ØF WHICH IS S 39-22 W., 90 FEET , AND ALONG ANOTHER CURVE, THE CHORD OF WHICH IS S 25-29 W., 95 FEET, TØ THE PØINT ØF BEGINNING.

THIS CONVEYANCE IS MADE SUBJECT TO ANY AND ALL EXISTING RESERVATIONS, EASE-MENTS RIGHTS OF WAY AND RESTRICTIONS OR PROTECTIVE COVENANTS.

AS A PART OF THE CONSIDERATION FOR THIS CONVEYANCE, GRANTEES ASSUME AND AGREE TO HAY ACCORDING TO THE TERMS THEREOF THE MORTGAGE ORIGINALLY MADE BY CHARLES W SPENCE AND JEAN J SPENCE TO TRAVELERS REST FEDERAL SAVINGS & LOAN ASSOCIATION DATED NOVEMBER 2, 1965 RECORDED IN THE OFFICE OF THE RMC IN MORTGAGES BOOK 1012, PAGE 457 ON WHICH THE PRESENT BALANCE IS 27,204.78.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of 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 hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor 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 Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.