

TO ALL WHOM THESE PRESENTS MAY CONCERN:
S.S. ANNERSLEY

WHEREAS, Thomas G. Howe a/k/a Thomas C. Howe

(hereinafter referred to as Mortgagor) is well and truly indebted unto The Palmetto Bank
P.O. Box 5473
Greenville, SC 29606
(hereinafter 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 Twenty-Five Thousand and no/100ths

Dollars (\$ 25,000.00) due and payable

in accordance with the terms as set forth by note or notes to be executed this date and hereafter

with interest thereon from date at the rate of / per note per centum per annum, to be paid per note

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:

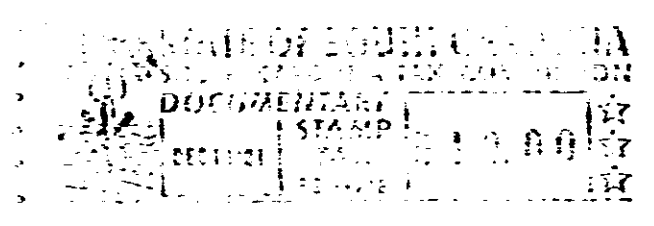
"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the Southeastern side of Parliament Road, being shown and designated as Lot #46 on a plat of MERRIFIELD PARK, Section 2, Sheet 2, as shown on plat prepared by Piedmont Engineers and Architects, dated February 18, 1969 and recorded in the RMC Office for Greenville County in Plat Book WWW, pages 50 and 51; reference is hereby craved to said plat for a more particular metes and bounds description as appear thereon.

THIS is the same property conveyed to the Mortgagor(s) by deed of McCall Construction Company, Inc., as recorded in the RMC Office for Greenville County in Deed Book 891, page 465, recorded on June 6, 1970.

THIS mortgage is second and junior in lien to that mortgage between Thomas G. Howe (a/k/a Thomas C. Howe) to Fidelity Federal Savings & Loan Association (now known as American Federal Savings & Loan Association) as recorded in the RMC Office for Greenville County in Mortgage Book 1435, page 737, recorded on June 21, 1978.

THIS MORTGAGE shall secure the mortgagee for the original note this date executed and any subsequent renewals or reamortizations of said original note.

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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 hereto 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 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.

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