

CO. S. C.
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WILKINSON
M.C. WILKINSON

BOOK 1586 PAGE 218

MORTGAGE

THIS MORTGAGE is made this 19th day of March, 1982, between the Mortgagor, S. Hunter Howard, Sr., and S. Hunter Howard, Jr., (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").

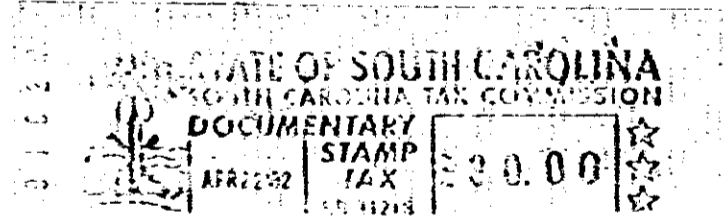
WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy-Five Thousand and no/100ths (\$75,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 19, 1982, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 1992.....;

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, in the Town of Simpsonville, being shown and designated on a plat entitled "Property of S. Hunter Howard, Sr. and S. Hunter Howard, Jr." prepared by J.L. Montgomery, III, RLS, dated March 17, 1982 and recorded in the RMC Office for Greenville County in Plat Book 8-Y, at page 53; reference to said plat being made for a more particular metes and bounds description as appear thereon.

There exists an 8-foot piece of property adjacent to the building as conveyed by Paul Gerald Jones to said mortgagors and said 8-foot strip, according to prior deeds, is to remain open for the use as a common alley for the benefit of the property herein conveyed to said mortgagors and also an 8-foot strip is reserved on the Southern side of property conveyance for the joint use of property on each side.

THIS is the same property conveyed to the mortgagors by deed of Paul Gerald Jones as recorded in the RMC Office for Greenville County in Deed Book 1156, page 307, recorded on October 6, 1981.



which has the address of 120 S. Main Street Simpsonville,
(Street) (City)
S.C. 29681 (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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