

State of South Carolina

COUNTY OF GREENVILLE

FILED GREENVILLE CO. S. C. BOOK 1583 PAGE 152
OCT 13 4 41 PM '82
DONNIE S. TANKERSLEY R.M.C.

To All Whom These Presents May Concern:

We, Lawrence E. Howard and Sheila D. Howard

SEND GREETING:

WHEREAS, WE the said Lawrence E. Howard and Sheila D. Howard in and by our certain promissory note in writing of even date with these Presents, are well and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of Twenty Tow Thousand and no/100-----(\$ 22,000.00---) Dollars, with interest from the date hereof at the rate of Fifteen½ per cent (15½ %) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of

Three Hundred Fifteen and 48/100----- (\$ 315.48-----) Dollars due and payable on the 5th day of each and every calendar month hereafter until the full principal sum, with interest and all costs, insurance, and expenses incurred in connection with said loan, has been paid, said monthly payments to be applied first to the payment of interest, and then to payment of principal, costs, expenses and insurance, if any, incurred; and said note further providing that if at any time any portion of the principal or interest due here under shall be past due and unpaid for a period of sixty (60) days, or upon failure to comply with any of the by-laws of said Association, or with any of the stipulations of this mortgage, the whole amount due under said note, shall at the option of the holder become immediately due and payable, and said note further providing for a reasonable attorney's fee besides all costs and expenses of collection, to be added to the amount due on said note, and collectible as a part thereof, if the same be placed with an attorney for collection, or if said debt, or any part thereof, be collected by an attorney or by legal proceedings of any kind.

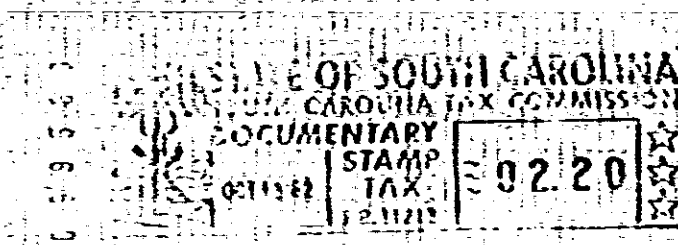
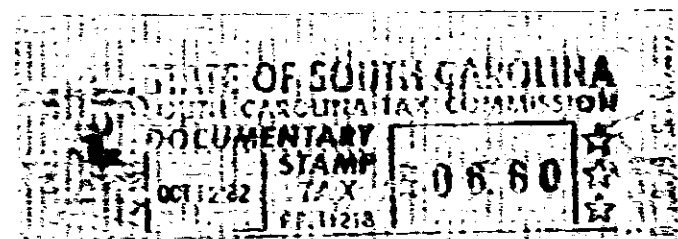
KNOW ALL MEN BY THESE PRESENTS, That we the said Lawrence E. Howard and Sheila D. Howard, in consideration of the said debt and sums of money aforesaid, and for the better securing the payment thereof to the said CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., according to the terms of the said note, and also in consideration of the further sum of Three (\$3.00) Dollars to us the said mortgagors in hand well and truly paid by the said mortgagee, at and before the sealing and delivery of these Presents (receipt of which is hereby acknowledged), have granted, bargained, sold and released, and by these Presents do grant, bargain, sell and release unto the said CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., its successors and assigns:

That certain lot, parcel or tract of land, with all improvements now constructed thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, according to plat of the property of Sheila Dill Howard, prepared by John A. Simmons, registered surveyor and recorded in plat book 40 at page 270 in the R.M.C. Office for Greenville County, South Carolina; reference is hereby made to said plat for more complete description.

This Conveyance is subject to all restriction, zoning ordinances, set back lines, roadways, easements, and rights-or-way, of record, if any, affecting the above described property.

This is the same conveyed to us by Estelle S. Smith by deed dated July 31, 1975, recorded in the R.M.C. Office of Greenville County August 1, 1975, recorded in deed book 1022 page 155.

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