STATE OF SOUTH CAROLINA JAY /7 CO.S. C. MORTGAGE OF REAL ESTATE

COUNTY OF GREENVILDEN WIE STANKERSLEY

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WHEREAS, Michael W. Julian and Donna H. Julian

(hereinalter referred to as Mortgagor) is well and truty indebted unto Bobby L. Howard and Lillian M. Howard,

in accordance with the terms of a certain promissory note of even date herewith.

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 dabt, 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, sold and released, and by these presents does grant, bergain, sell and release unto the Mortgagee, its successors and assists:

"All that certain piece, parcel or let of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, near the Town of Mauldin, on the Northeastern side of Woodridge Circle, being shown and designated as Lot Number 27 on a plat of Windsor Park, made by R. K. Campbell, Engineer, dated March 29, 1960, and recorded in Plat Book RR, at Page 25, in the RMC Office for Greenville County, reference to which is craved for the metes and bounds thereof.

This is the identical property conveyed to the Mortgagor herein, Michael W. Julian, by Deed of Sarah O. Julian dated June 30, 1977 and recorded in September 2, 1977 in the RMC Office for Greenville County, South Carolina in Deed Book 1064 at Page 60. This is the identical property conveyed to the Mortgagor, Donna H. Julian, by Deed of Michael W. Julian to be recorded of even date herewith.

This is a second mortgage junior in lien unto that certain Mortgage granted to Cameron Brown Company dated August 20, 1970 and recorded in the RMC Office for Greenville County, South Carolina in Mortgage Book 1164 at Page 511.

DOCUMENTARY STAMP IN 6.72

Together with all and singular rights, members, herditaments, and appurtecances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, 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 units the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabore 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 Mortgagor forever, from and against the Mortgagor and all persons whomspever fawfully claiming the same or any part thereof.

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