

Mortgagee's Mailing Address: 301 College Street, Greenville, S. C. 29601

JUN 3 2 05 PM '83
GREENVILLE
SOUTH CAROLINA

301 1639 914

MORTGAGE

THIS MORTGAGE is made this 31st day of May, 1983, between the Mortgagor, John A. Howard and Catherine B. Howard, (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 Three Thousand Five Hundred and No/100 (\$73,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 31, 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2013;

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 situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot 22 on a Plat of 1200 Pelham, Phase I, Section I, prepared by Arbor Engineering Inc., dated May 9, 1983 and recorded in the RMC Office for Greenville County in Plat Book 9-F at Page 77 and having such metes and bounds as are shown thereon.

This is the same property conveyed to the Mortgagors herein by deed of College Properties, Inc. dated May 31, 1983 and to be recorded herewith.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
STAMP
JUN-3'83
TAX
\$ 29.40
FB 11218

which has the address of Unit 22, 1200 Pelham Greenville, S. C. 29607 (herein "Property Address");

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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