

FILED
GREENVILLE
OCT 3 15 1978

1029 2828

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, ALAN L. HOWARD & GINGER HOWARD

(hereinafter referred to as Mortgagor) is well and truly indebted unto HOECHST EMPLOYEES CREDIT ASSOCIATION

(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 Ten thousand, two hundred fifty-eight & no/100----

----- Dollars (\$ 10,258.00) due and payable
in accordance with terms of note of even date herewith

with interest thereon from DATE at the rate of 15% per centum per annum, to be paid: BI-WEEKLY

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, Town of Simpsonville, lying and being on the southerly side of Newgate Drive, being shown and designated as Lot. No. 181 on a plat of Bellingham, Section III, recorded in the RMC Office for Greenville County in Plat Book 4-X at Page 89 and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

This being the same property conveyed to mortgagor by deed of W. C. Balentine, recorded in Deed Book 1053, page 461, in the R.M.C. Office of Greenville County on March 28, 1977.

This mortgage is junior in lein to that certain mortgage executed in favor of First Federal Savings and Loan Association in the original amount of \$25,450.00 recorded in the R.M.C. Office for Greenville County on March 28, 1977 in the R.E. Mortgage Book 1392, Page 694.

STATE OF SOUTH CAROLINA
RECORDING TAX COMMISSION
RECORDING TAX STAMP
0412

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of 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 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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