USL-FIRST MORTGAGE ON REAL ESTATE

MORTGAGE

State of South Carolina

COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: .We, James C. Howard and Lora E. Howard,

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, GREER, S. C., (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

Ninety-five Hundred -----

DOLLARS (\$9500.00), with interest thereon from date at the rate of six (6%)

per centum per annum, said principal and interest to be repaid as therein stated, and

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 purpose;

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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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, Chick Springs, Township, on the east side of N. Main Street in the City of Greer, having the following courses and distances, to wit:

Beginning at an iron pin on east side of N. Main Street, corner of the McClimon lot, and running thence along said street, N. 4.15 W. 75 feet; thence S. 87.30 E. 236 feet to an iron pin; thence S. 87.20 E. 50 feet to an iron pin; thence S. 3.00 E. 75 feet to an iron pin; thence N. 87.20 W. 50 feet and N. 87.30 W. 233 feet to the beginning corner, and being the same property conveyed to the said James C. and Lora E. Howard by deed of R.A. Taylor.

Also, all that other certain parcel or lot of land situated on the south side of Carey Avenue in the City of Greer, County and State aforesaid, being Lot No. 25 of the W.C. Smith property according to survey and plat by H.S. Brockman, Surveyor, dated May 25, 1936, recorded in Plat Book T, page 10, R.M.C. Office for Greenville County, and being the same property conveyed to James C. Howard by deed of W.C. Smith, recorded in Deed Book 193, page 399, R.M.C. Office for said County.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or 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.