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THIS MORTGAGE made this 4th day of September 1981.

by Philip J. Howard and Ann D. Howard

(hereinafter referred to as "Mortgagor") and given to \_\_\_\_\_\_\_ Bankers Trust of South Carolina

(hereinafter referred to as "Mortgagee"), whose address is 1100 Pendleton Street,

Greenville, South Carolina 29602

## WITNESSETH:

THAT WHEREAS, \_\_\_

Philip J. Howard and Ann D. Howard

evidenced by the Note of Philip J. Howard and Ann D. Howard of even date herewith, said principal together with interest thereon being payable as provided for in said Note, the final maturity of which is September 15, 1989 after the date hereof, the terms of said Note and any agreement modifying it are incorporated herein by reference.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that the said Mortgagor, for and in consideration of the aforesaid indebtedness and in order to secure the payment thereof together with any renewals or extensions or modifications thereof upon the same or different terms or at the same or different rate of interest and also to secure in accordance with Section 29-3-50, as amended, Code of Laws of South Carolina (1976): (i) all future advances and readvances that may subsequently be made to Mortgagor by Mortgagee evidenced by the aforesaid Note, or by other promissory notes, and all renewals and extensions thereof, and (ii) all other indebtedness of Mortgagor to Mortgagee, now or hereafter existing, whether direct or indirect, the maximum amount of all indebtedness outstanding at any one time secured hereby not to exceed

\$ 15,006.04\(\sigma\) plus interest thereon, all charges and expenses of collection incurred by Mortgagee including court costs and reasonable attorneys fees, has granted, bargained, sold, released and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described property:

All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lots Nos. 36 and 37 of a subdivision entitled "A portion of Heathwilde" as shown on plat thereof, prepared by Campbell & Clarkson, Surveyors, May 23, 1968, and recorded in the RMC Office of Greenville County in Plat Book WWW at Page 18. Reference being craved to said plat for a more particular metes and bounds description.

This is the same property conveyed to the mortgagors herein by deed of Henry R. Williams and Shelva C. Williams dated October 27, 1977 and recorded March 21, 1978 in the RMC Office for Greenville, S.C. in Deed Book 1075 at Page 695.

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TOGETHER with all and singular rights, members, hereditaments and appurtenances belonging or in any way incident or appertaining thereto, all improvements now or hereafter situated thereon; and all fixtures now or hereafter attached thereto it (all of the same being deemed part of the Property and included in any reference thereto).