COUNTY OF Greenville

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, We, Richard Howard and Elaine E. Howard

(hereinafter referred to as Mortgagor) is well and truly indebted unto Lois B. Vaughn

(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 Seven Hundred Eighty-Five and no 100 bollars is 785.00

in monthly installments of Seventy-Five and 21'100 (\$75.21) for twelve months with first installment being due and payable on September 1, 1982 and continuing each month thereafter until paid in full.

with interest thereon from date at the rate of 15% per centum per annum, to be paid: included in monthly payments.

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 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 gramted, 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, locatedin Greer, South Carolina and being shown and designated as the greater portion of Lot #2 on a plat of property made for W. O. Lee, by H. S. Brockman, R.S. March 19, 1962 and according to said plat as having the following courses and distances.

BEGINNING at an iron pin on Buncombe Street, joint front corners of lots 1 and 2 and running thence N. 14-31 W. 192.5 feet to an iron pin, thence S. 76-45 W. 120.5 feet to an iron pin, thence S. 16-40 E. 191 feet to a point on Buncombe Street and running thence N. 77-51 E. 102.7 feet to the point of beginning.

This property is the identical property conveyed to Richard Howard and Elane E. Howard by deed of Tommy D. Miles on April 29, 1972 and recorded in Deed Book 942 at page 373 in the R.M.C. Office for Greenville County on May 2, 1972. NTS

Together with all and singular rights, members, herditaments, and eppurtenances 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 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 Mortgagor forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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