e00x1497 **MORTGAGE** 19.89., between the Mortgagor, William Edward Howard and Cynthia Attaway Howard (herein "Borrower"), and the Mortgagee,..... under the laws telk, whose address is ... 212 McIvers...... .. Greenville, South Carolina 29605. (berein "Lender"). WHEREAS, Borrower is indebted to Lender in the principal sum of . . Fighty-five. Thousand, and no/100

dated. March . 3, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, xifametescon respect, due and payable on ... demand "G", page 20; the lot being more particularly described as rollows: BEGINNING on said McIver Street at the corner of Lot No. 44 on said plat,

which is 160 feet from Fairview Street, and running thence along the rear lines of Lots Nos. 44 and 43 on said plat, S 4-15 W 136.6 feet to a 20% rear lines of Lots Nos. 44 and 43 on said plat, S 4-15 W 136.6 feet to a point on Lot No. 42; thence along line of Lot-No. 42, S 85-4 E 15 feet; thence still along line of Lot No. 42, S 4-15 W 36.3 feet to lot No. 47; thence S 85-40 E 43.34 feet to Lot No. 46; thence along joint line of Lots Nos. 45 and 46, N 4-15 E 171.8 feet to McIver Street; thence along No. 10 HcIver Street, N 84-35 W 58.34 feet to the beginning corner.

This is the same property conveyed to Borrowers by deed of Bankers Trust of South Carolina, Executor of the Estate of Eleanor K. Barton, dated March 3, 1980, and recorded herewith in the R.H.C. Office for Greenville County, South Carolina herewith in Deed Book 1/2/ at Page 4/1.

80 race1437

South Carolina 29605 . (berein "Property Address"); (State and Zip Code)

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 perty, 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.

SOUTH CAROLINA-1 to 4 Family-6/75-FIRMA/FIELDIC UNDERNA INSTRUMENT