BOOK 1162. PAGE 179

OLLIE FARNSWORTH

Fountain Inn Federal Savings & Loan Association

Fountain Inn. South Carolina

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE Of Real Estate

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Joyce P. Howard

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

WHEREAS, the Mortgagor is well and truly indebted unto FOUNTAIN INN FEDERAL SAVINGS AND LOAN ASSOCIATION OF Fountain Inn, 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 ____Fifteen Thousand, Two Hundred and 00/100

*** Note DOLLARS (\$ 15,200.00 ,....), with interest thereon from date at the rate of Seven & Nine-Tenths per centum per annum, said principal and interest to be paid 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, and

WHEREAS, the unpaid balance of said debt or debts, if not sooner paid, shall be due and payable.

July 1, 1990

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 Mortgager 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 hereby grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

All that 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 Fountain Inn, and being all of Lots 3, 4 and portions of Lots 2, 5, 33, 34 and 35, as shown on a Plat of property of J. W. Givens by W. A. Adams, Surveyor, dated May 30, 1921, and recorded in the R.M.C. Office for Greenville County in Plat Book E, Page 280. Said lot is also the major portion of a Plat entitled "Survey for H. N. Gault Estate" by Carolina Engineering & Surveying Company, dated April 22, 1969, and has, according to said Plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Laurens Road (Old U. S. 276) at a point approximately 140 ft. W. of Georgia Road and running thence S. 26-10 W., 135.5 ft. to an iron pin; thence N. 63-15 W., 55.5 ft. to an iron pin; thence S. 26-45 W., 30 ft. to an iron pin; thence N. 63-15 W., 82 ft. to an iron pin; thence along the line of property recently conveyed to Murk Gault, N. 26-45 E., 167.6 ft. to an iron pin on the Southern side of Laurens Road; thence along the side of said Road, S. 62-20 E., 136 ft. to an iron pin at the point of beginning.

This is the same property conveyed to the mortgagor by deed of Jennie B. Lockman Gault, George Newton Gault, Hovie Murk Gault, Gladys Gault Guthrie, now Galbreath, Elma Gault Edens and Elloise Gault Wynn, to be recorded of even date herewith.

Interest rate is subject to escalation provisions as set forth in Note.

ACKNOWLEDGED: