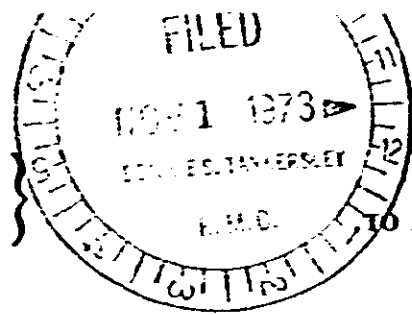


STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE



BOOK 1294 PAGE 389

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Jack W. Howard and Suzanne T. Howard

(hereinafter referred to as Mortgagor) is well and truly indebted unto
FIRST FINANCIAL SERVICES OF GREENVILLE, INC. d/b/a FAIRLANE FINANCE CO.

(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

Three Thousand Seven Hundred Fifty Dollars and No Cents Dollars (\$ 3,750.00) due and payable

One Hundred Twenty Five Dollars and No Cents (\$125.00) on the 5th day of December 1973, and One Hundred Twenty Five Dollars and No Cents (\$125.00) on the 5th day of each month thereafter until paid in full.

with interest thereon from after maturity at the rate of eight per centum per annum, to be paid: after maturity

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 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 Mortgagor 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 grant, bargain, sell and release unto the Mortgagee, 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

ALL that certain piece, parcel, or lot of land, lying, and being on the Western side of Selwyn Drive, in and near Timberlake Subdivision, in Greenville County, South Carolina, which is known and designated as Lots 8 and 9 of that Subdivision, as shown on a plat thereof recorded in the Office of the R.M.C. for Greenville County in Plat Book BB, Page 185, and an adjoining tract of land, which is shown on a plat entitled Property of Charles W. Spence recorded in the Office of the R.M.C. for Greenville County in Plat Book NN, Page 63: The property conveyed hereby is described more particularly as follows:

BEGINNING at an iron pin on the Western side of Selwyn Drive, joint corner of Lots 9 and 10, and running thence N. 74-34 W., 231.6 feet to an iron pin; thence N. 47-58 E., 112.4 feet to an iron pin; thence N. 19-45 E., 212 feet to an iron pin; thence N. 89-0 E., 60 feet to an iron pin; thence S. 68-21 W., 32 feet to an iron pin; thence S. 28-21 W., 12.5 feet to an iron pin; thence S. 42-31 E., 214 feet to an iron pin on the Northwestern side of Selwyn Drive; thence along the Northwestern and Western side of Selwyn Drive, along a curve, the chord of which is S. 39-22 W., 90 feet, and along another curve, the chord of which is S. 25-29 W., 95 feet, to the point of beginning.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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 now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all 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 Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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