

FILED
GREENVILLE CO. S. C.

BOOK 1529 PAGE 329

JAN 10 10 16 AM '81

JOHN W. BANKERSLEY
R.H.C.

MORTGAGE

THIS MORTGAGE is made this 30th day of December,
1980, between the Mortgagor, Venna G. Howard,
(herein "Borrower"), and the Mortgagee, First Federal
Savings and Loan Association, a corporation organized and existing under the laws of the United States
of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

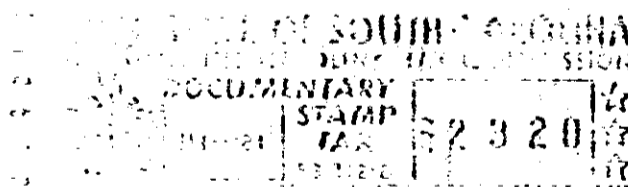
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Eight Thousand
and No/100 (58,000.00) Dollars, which indebtedness is evidenced by Borrower's
note dated December 30, 1980, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on
December 1, 2011;

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest
thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect
the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein
contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by
Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage,
grant and convey to Lender and Lender's successors and assigns the following described property located
in the County of Greenville, State of South Carolina:

ALL that piece, parcel or lot of land situate, lying and being in the
State of South Carolina, County of Greenville, being known and designated
as Lot No. 154 of a subdivision known as Canebrake II, Sheet 1, according to
revised plat thereof prepared by Arbor Engineering, Inc. dated June, 1979
and revised November 21, 1979 being recorded in the RMC Office for Greenville
County in Plat Book 7C at Page 79 and having, according to said plat, such
metes and bounds as appears thereon.

This being the same property conveyed to Mortgagor by deed of College Properties,
Inc. dated October 1, 1980 and recorded in Deed Book 1136, page 562, RMC Office
for Greenville County on October 31, 1980.

The within Renegotiable Rate Mortgage is modified by the terms and conditions
of the attached Renegotiable Rate Mortgage Rider which is attached hereto and
made a part of this instrument.



which has the address of Lot 154, Canebrake Greer,
(Street) (City)

S.C. 29651 (herein "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 property, 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.

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