

MORTGAGE

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1982 MORTGAGE made this 21st day of October between the Mortgagor, Oscar H. Howard, Jr. and Nelle W. Howard (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 10,075.04 which indebtedness is evidenced by Borrower's note dated October 21, 1982 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on November 10, 1992;

To Secure to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon, hereby made, said County in Plat Book "A" at Page 179, Reference to which is hereby made.

This is the same property conveyed to the Grantor herein and H. L. Hollowell by deed of Charles L. Woodside, dated December 16, 1949, and recorded in the R.M.C. Office for Greenville County, S. C. in Deed Book 398, Page 281. The said H. L. Hollowell departed this life testate February 8, 1966, and the will devised his interest in this property to the Grantor, said will being on file in the Greenville County Probate Court in Apartment 934, File 6.

Grantee is to pay 1967 City and County property taxes.

which has the [Sheet] 1 Whitsett Street, Greenville, 40627 South Carolina 29601 (herein "Property Address")

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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 and interests, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the going tenements with said property for the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the Property. Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and that the Property is unencumbered, except for encumbrances of record, and that the Property is unencumbered, except for encumbrances of record, and that the Property is unencumbered, except for encumbrances of record, and that the Property is unencumbered, except for encumbrances of record.

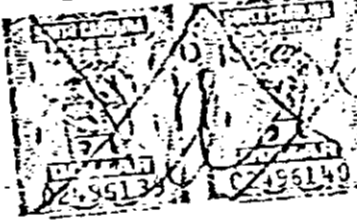
UNIFORM COVENANTS. Borrower and Lender hereby agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the indebtedness evidenced by the Note and late charges as provided in the Note.
2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including interest on taxes) on the Property.

SOUTH CAROLINA HOME IMPROVEMENT-1180

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PAID AND FULLY SATISFIED
SOUTH CAROLINA FEDERAL SAVINGS & LOAN ASSOCIATION
BY: [Signature]
VICE PRESIDENT



JUN 25 1984

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