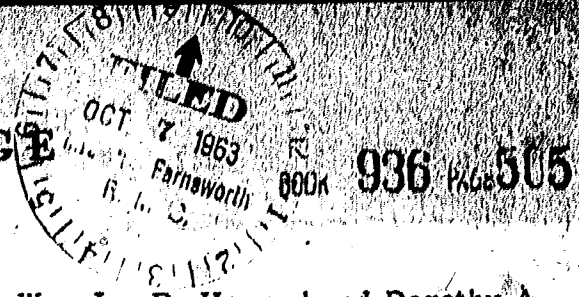


FIRST MORTGAGE ON REAL ESTATE

MORTGAGE



STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, Joe P. Howard and Dorothy A.

Howard, (hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto LAURENS FEDERAL SAVINGS AND LOAN ASSOCIATION, LAURENS, 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 Eighty-eight Hundred and No/100 DOLLARS (\$ 8800.00), with interest thereon from date at the rate of six and one-half

(6½ %) per centum per annum, said principal and interest to be repaid as therein stated, except that the final payment of principal and interest shall be due on November 1, 1978, 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;

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 furthersums 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, Austin Township, on the East side of S. C. Highway # 417, joining lands of Perry A. Howard, and described on plat by C. O. Riddle, Surveyor, July, 1963 as follows: BEGINNING at point in highway (iron pin at 11.3 feet on bank), running thence South 59-02 East 282.7 feet to iron pin, thence South 48-52 West 207.3 feet to iron pin on original line, thence along original line North 38-45 West 224 feet to iron pin in said highway (iron pin back on line at 12 feet), thence North 26-45 East in highway 119.6 feet to the beginning.

The foregoing land was conveyed to mortgagors by deed of Perry A. Howard, August 8, 1963, recorded in the R. M. C. Office for said County in Deed Book 731 at page 141.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.