

Mail to:
Family Federal Savings & Loan Assn.
Drawer L
Greer, S.C. 29651

MORTGAGE

THIS MORTGAGE is made this 14th day of September, 1976, between the Mortgagor, Kenneth F. And i. D. Howard (herein "Borrower"), and the Mortgagee Family Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America whose address is #3 Edwards Bldg., 600 N. Main St., Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Ten thousands & no/100 Dollars, which indebtedness is evidenced by Borrower's note dated Sept. 14 1976 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on First, September, 1981.

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: in Chick Springs Township, located just north from Greer, S.C. and just outside city limits, on the southeast side of Mt. Vernon Rd., and being shown as the greater part of the property on plat made for daisy W. Goode Howard by Terry T. Dill, surveyor, dated _____ and having the following courses and distances, to-wit:

BEGINNING at an iron pin in Mt. Vernon Road about 0.4 mile from Greer and running thence with Mt. Vernon Road, N. 47-30 E. 543 feet, more or less, to a county road; thence along the Southern side of County Road about 1067 feet (this is the same road as shown on the Southern side of plat recorded in plat book KKK page 149, RMC Office for said County and State) to a point on old line, being the Northeast corner of lot shown on plat recorded in plat book WW page 5 or lot now of Ira D. Howard as shown by deed recorded in Deed Book 734 page 261; thence S. 37-00 E. 526.4 feet (old line) to Dogwood and iron pin; thence S. 29-15 W. 705.5 feet to iron pin; thence N. 74-45 W. 1372.8 feet to the beginning corner.

LESS HOWEVER, those two lots located on the Southern side of said County road recorded in Deed Book 855 page 326 to James Mvin Owens, et al, which is the western lot shown on plat recorded in Plat Book ZZZ page 67 and that lot conveyed by deed recorded in Deed Book 662 page 67, as shown on plat recorded in Book WW page 5, to William Goode, nor Ira D. Howard, et al.

This is that same property conveyed to mortgagors by deeds of Daisy Goode Howard, Estate, recorded July 21, 1972 in Deed Book 949 at page 435 and deed by Thomas E. Howard recorded July 21, 1972 in Deed Book 949 page 482.

Subject to all easements, rights of way, roadways, restrictions, zoning ordinances of record, on the recorded plats or on the premises.



which has the address of 702 Mt. Vernon Road, Greer, S.C. 29651 (herein "Property Address");

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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