

NOV 8 3 43 PM '77

JENNIE S. TANNER
R.H.C.

MORTGAGE

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THIS MORTGAGE is made this eighth day of November, 19 77, between the Mortgagor, Jeffrey M. Howell and Nelle J. Howell (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

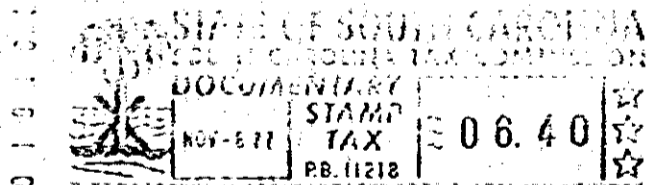
WHEREAS, Borrower is indebted to Lender in the principal sum of --Sixteen Thousand and no/100ths (\$16,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 8, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 1997;

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 lot of land in the State of South Carolina, County of Greenville, in the City of Greer, located at the northeasterly corner of the intersection of Arlington Avenue and North Miller Street and being described as follows in accordance with a plat prepared by John A. Simmons, Surveyor:

BEGINNING at an iron pin on the northerly side of Arlington Avenue, joint front corner with property of United Methodist Church and running thence with the notherly edge of Arlington Avenue, N. 82-38 W. 255 feet to an iron pin at the corner of the intersection of Arlington Avenue and North Miller Street; thence, with the edge of North Miller Street, N. 7-48 E. 168.9 feet to an iron pin at the corner of property of Alverson; thence, with the line of Alverson, S. 82-48 E. 140.3 feet to an iron pin; thence, continuing with the line of Alverson, S. 82-38 E. 29.5 feet to a point; thence, N. 7-48 E. 15 feet to an iron pin on the rear line of Alverson; thence, S. 83-11 E. 70 feet to an iron pin at the rear corner of the lot of Memorial Methodist Church; thence, along the line of church lot, S. 2-57 W. 185.4 feet to the point of beginning.

DERIVATION: See deed of Pearl D. Peeler and Helen Drace McCarty to Jeffrey M. Howell and Nelle J. Howell, to be recorded herewith in the R.M.C. Office for Greenville County, South Carolina.



which has the address of Arlington Avenue Greer
(Street) (City)
S. C. 29651
(State and Zip Code) (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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