

GRAND FIDELITY  
S.C.  
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# MORTGAGE

THIS MORTGAGE is made this 4th day of April, 1980, between the Mortgagor, Stephen J. Howard and Nancy C. 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 Twenty thousand eight hundred forty eight & 44/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 4, 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 May 1, 1993.....;

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 Greenville County, State of South Carolina, on the southeastern side of St. Augustine Drive, near the City of Greenville, being shown as Lot 29 on a plat of Pelham Estates recorded in Plat Book PPP at Pages 28 and 29 and described as follows:

Beginning at an iron pin on the southern side of St. Augustine Drive at the corner of Lot 28 and running thence with the southern side of said Drive, N. 58-43 W. 101.3 feet; thence continuing with the southeastern side of the curve of said Drive, the chords of which are N. 83-23 W. 78.7 feet and S. 47-15 W. 78.7 feet to an iron pin; thence continuing with the eastern side of said Drive, S. 22-35 W. 92.45 feet to an iron pin at the corner of Lot 30; thence with the line of said lot, S. 58-43 E. 180.4 feet to an iron pin at the corner of Lot 28; thence with the line of said lot, N. 31-17 E. 200 feet to the beginning corner.

This being the same property conveyed to the mortgagors herein by deed of Southeastern Insurance Service, Inc. by deed dated April 4, 1980 and recorded in the RMC Office for Greenville County in Deed Book 1123 at Page 468.

which has the address of 116 St. Augustine Drive, Greenville, S. C.  
(Street) (City)  
29615 (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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