

State of South Carolina

PURCHASE MONEY MORTGAGE

Mortgage of Real Estate



County of Greenville

THIS MORTGAGE made this 29th day of May, 1984

by ERNEST J. HOWARD AND CHARLES E. HOWARD

(hereinafter referred to as "Mortgagor") and given to SOUTHERN BANK & TRUST CO.

(hereinafter referred to as "Mortgagee"), whose address is Southern Bank Tower, One Shelter Centre, Greenville, South Carolina

WITNESSETH:

THAT WHEREAS, Ernest J. Howard and Charles E. Howard is indebted to Mortgagee in the maximum principal sum of Four Hundred Thousand and No/100 Dollars (\$ 400,000.00 ), Which indebtedness is evidenced by the Note of Ernest J. Howard and Charles E. Howard of even date herewith, said principal (plus interest thereon) being payable as provided for in said Note. (the final maturity of which is five (5) years after the date hereof) the terms of said Note and any agreement modifying it are incorporated herein by reference.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that the said Mortgagor, for and in consideration of the aforesaid indebtedness and in order to secure the payment thereof together with any renewals or extensions or modifications thereof upon the same or different terms or at the same or different rate of interest and also to secure in accordance with Section 29-3-50, as amended, Code of Laws of South Carolina (1976): (i) all future advances and readvances that may subsequently be made to Mortgagor by Mortgagee evidenced by the aforesaid Note, or by other promissory notes, and all renewals and extensions thereof; and (ii) all other indebtedness of Mortgagor to Mortgagee, now or hereafter existing, whether direct or indirect, the maximum amount of all indebtedness outstanding at any one time secured hereby not to exceed \$ plus interest thereon, all charges and expenses of collection incurred by Mortgagee including court costs and reasonable attorney's fees, has granted, bargained, sold, released and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described property:

All those pieces, parcels or lots of land, with buildings and improvements thereon, on the Southwesterly side of East North Street, in the City of Greenville, County of Greenville, State of South Carolina, being shown on a plat entitled "Property of Ernest J. Howard and Charles E. Howard", dated May, 1984, prepared by Dalton & Neves Co., Inc., Engineers, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southwesterly side of East North Street, said pin being N. 66-15 W. 83.13 feet from the intersection of North Church Street (U.S. Hwy. No. 29) and East North Street, said pin being the joint front corner of the Grantor and property now or formerly owned by Sobanco Properties, Inc., and running thence with the common line of said lots S. 23-11 W. 172.13 feet to an iron pin at the joint rear corner of property of the Grantor and property now or formerly owned by Sobanco Properties, Inc.; thence N. 67-30 W. 25.07 feet to an iron pin at the joint corner of property of the Grantor and property now or formerly owned by Stokes Building Investors; thence with the common line of the Grantor and property now or formerly owned by Stokes Building Investors S. 22-33-20 W. 119.9946 feet to an iron pin on the Northeasterly side of East Coffee Street; thence with the Northeasterly side of East Coffee Street N. 67-22 W. 151.55 feet to an iron pin at the Easterly interesection of East Coffee Street and North Irvine Street; thence with the Southeasterly side of North Irvine Street N. 22-28 E. 130 feet to an iron pin on the Southerly side of a ten foot alley; thence with the Southerly side of said ten foot alley S. 66-46 E. 148.02 feet to an iron pin on the Southerly side of said ten foot alley; thence N. 23-02 E. 10 feet to an iron pin on the Northerly side of said ten foot alley; thence with the Northerly side of said ten foot alley N. 66-46 W. 77.73 feet to an iron pin on the Northerly side of said ten foot alley; thence turning and running N. 22-20 E. 153.85 feet to an iron pin on the Southwesterly side of East North Street; thence with the Southwesterly side of East North Street S. 66-51 E. 109 feet to an iron pin, the point of beginning.

TOGETHER with an non-exclusive easement appurtenant for ingress and egress over, across and upon a strip of land ten feet in width located along the Southeasterly line of property being conveyed to Southern Bank & Trust Company, and described as follows: (Cont'd. on Page 3 hereof)

TOGETHER with all and singular rights, members, hereditaments and appurtenances belonging or in any way incident or appertaining thereto; all improvements now or hereafter situated thereon; and all fixtures now or hereafter attached thereto (all of the same being deemed part of the Property and included in any reference thereto):

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