

\$25,000.00
Lot 1 Cor. Whitsett St. & Toy St.

OFFICE OF THE REGISTER OF DEEDS
GREENVILLE, SOUTH CAROLINA
R.M.C.

REAL ESTATE MORTGAGE
First Federal Savings
and Loan Association

Oscar H. Howard and
Nell W. Howard
TO

Return to: H. Sanders,
Leatherwood, et al
+38034
JUN 1 1984

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VOL 1665 PAGE 734

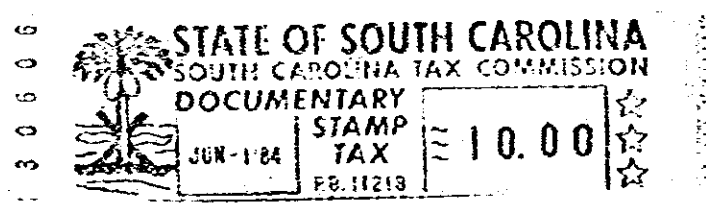
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on May 25, 1984.
The mortgagor is Oscar H. Howard and Nell W. Howard
("Borrower"). This Security Instrument is given to First Federal
Savings and Loan Association of South Carolina, which is organized and existing
under the laws of the United States of America, and whose address is 301 College Street,
Greenville, South Carolina 29601 ("Lender").
Borrower owes Lender the principal sum of Twenty-Five Thousand and no/100
Dollars (U.S. \$ 25,000.00). This debt is evidenced by Borrower's note
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on June 1, 2014. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument
and the Note. For the purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and
assigns the following described property located in Greenville County, South Carolina:

ALL that piece, parcel or lot of land, situate, lying and being at the
intersection of Whitsett Street and Toy Street in the City and County of
Greenville, South Carolina, being Lot No. 1 as shown on plat of BoyceLawn
Addition, recorded in the R.M.C. Office for Greenville County, S. C. in
Plat Book A, at Page 179 and having, according to a more recent plat or survey,
entitled "Property of Oscar H. Howard and Nell W. Howard" made by Freeland &
Associates, dated May 25, 1984, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Whitsett Street at the corner
of the intersection of Toy Street and Whitsett Street and running thence
with the eastern side of Toy Street, N. 15-00 W. 126 feet to a railroad
spike; thence N. 77-19 E. 67.01 feet to an iron pin, the joint rear corner
of Lots 1 and 2; thence with the common line of said lots, S. 14-54 E.
125.41 feet to an iron pin on the northern side of Whitsett Street; thence
with the northern side of Whitsett Street, S. 76-45 W. 66.16 feet to an iron
pin, the point of beginning.

The above-described property is the same property conveyed to the Mortgagors
herein by deed of Virginia B. Hollowell, recorded April 4, 1967 in Deed Book
817, Page 1.



which has the address of 1 Whitsett Street, Greenville,
[Street] [City]
South Carolina 29601 ("Property Address");
[Zip Code]

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All
replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this
Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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