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MORTGAGE OF REAL ESTATE - Griffin & Howard, 111 Pettigru Street, Greenville, S. C.

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

1 54 PM '81
DONNIE S. JANKERSLEY
R.M.C.

WHEREAS, I, Edward J. Howard

hereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank and Trust Company

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of Six thousand seven hundred seven and 52/100

Dollars (\$ 6,707.52) due and payable

in thirty six (36) monthly installments of \$186.32 each with the first such payment being due on February 22 1981 corner of Lot 58 and running thence with the curve of the eastern side of said road, the chord of which is N. 10-18 W. 35 feet to a point; thence N. 0-22 E. 45.1 feet; N. 28-23 E. 60.8 feet; N. 61-50 E. 59.6 feet and N. 82-37 E. 65 feet to an iron pin at the corner of Lot 56; thence with the line of said lot S. 7-23 E. 130 feet to an iron pin at the corner of Lot 58; thence with the line of said lot S. 75-28 W. 161.8 feet to the beginning corner.

This is the same property conveyed to the Mortgagor herein by deed of LeRoy J. Howard recorded in the RMC Office for Greenville County on October 4, 1972 in Deed Book 952 at Page 121

PAID IN FULL AND S.
SOUTHERN BANK AND TRUST COMPANY
GREENVILLE, SOUTH CAROLINA

12831

10 38 AM '82
S. JANKERSLEY
R.M.C.

BY: *E. J. Howard*
WITNESS: *[Signature]*

with all and singular rights, tenements, improvements, and appurtenances thereto in any way incident or appertaining, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever. The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums thereon when due, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the mortgage debt, whether due or not.

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