

Mortgagee's Address:
PO Bx 1268, Gvl SC 29602

21324 DPM JPT
Joseph E. Howie & Cynthia W. Howie
323-1-159

REC'D
MAY 13 PM '80
MORTGAGE

BOOK 1504 PAGE 255

THIS MORTGAGE is made this 30th day of May 1980, between the Mortgagor, JOSEPH E. HOWIE and CYNTHIA W. HOWIE (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTY-ONE THOUSAND NINE HUNDRED FIFTY AND NO/100 (\$51,950.) Dollars, which indebtedness is evidenced by Borrower's note dated May 30, 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, 2010.

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 situate on the northern side of Manassas Drive being shown as Lot No. 172 on a plat of Powderhorn Subdivision, Sec. 2 dated February 19, 1979, prepared by C. O. Riddle, Surveyor, recorded in Plat Book 7-C at page 4 in the RMC Office for Greenville County and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Manassas Drive at the joint front corner of Lot 172 and Lot 173 and running thence with Lot 173 N 22-01-30 W 155 feet to an iron pin at the joint rear corner of Lot 172 and Lot 173; thence N 67-58-30 E 80 feet to an iron pin at the joint rear corner of Lot 171 and Lot 172; thence with Lot 171 S 22-01-30 E 155 feet to an iron pin on Manassas Drive; thence with said drive S 67-58-30 W 80 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of American Service Corporation, to be recorded herewith.

RECEIVED BY THE STATE OF SOUTH CAROLINA
TAX COMMISSION
MAY 20 1980

which has the address of 213 Manassas (Lot 172) Simpsonville, SC 29681 (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 seized 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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