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OCT 26 4 18 PM '81
JOHN LANKERSLEY
R.M.C.

BOOK 1556 PAGE 435

MORTGAGE

THIS MORTGAGE is made this 22nd day of October, 1981, between the Mortgagor, Jane S. Howie, (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 \$14,136.48 (Fourteenthousand one hundred thirty-six and 48/100-----) Dollars, which indebtedness is evidenced by Borrower's note dated October 22, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 1991.....;

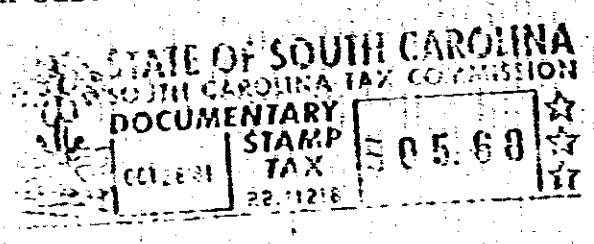
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 certain piece, parcel or lot of land, with all improvements, thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in the City of Greenville, being known and designated as Lot 25 and a portion of Lot 24 of a subdivision known as Gower Estates Section C-1 according to a plat thereof prepared by R. K. Campbell, Surveyor, dated July 27, 1963 and recorded in the RMC office for Greenville County in Plat Book YY at page 112 and also shown on a plat prepared by R. K. Campbell revising lots 24 and 25, which plat is dated July 15, 1964, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Ponderosa Road at the joint front corner of lots 25 and 26 and running thence with the joint line of said lots, N. 84-48 W. 181.1 feet to an iron pin at the corner of lot 32; running thence with the line of lot 32, N. 3-45 E. 170 feet to an iron pin at the joint rear corner of lots 24 and 25; thence continuing N. 3-45 E. 15 feet to an iron pin; running thence along a line through lot 24, S. 82-09 E. 201.3 feet to an iron pin on the western side of Ponderosa Road, joint front corner of lots 24 and 25; thence with the western side of Ponderosa Road, S. 10-18 W. 176.1 feet to the point of beginning.

This being the same property conveyed to the mortgagor by deed of Roberta A. and W. M. Crittenden and recorded in the RMC office for Greenville county on July 27, 1972 in deed book 950 at page 204.

This is a second mortgage and is Junior in Lien to that mortgage executed by Jane S. Howie to First Federal Savings & Loan Association which mortgage is recorded in RMC office for Greenville County in book 1242 at page 557 and recorded on July 27, 1972.



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which has the address of 14 Ponderosa Road Greenville,
(Street) (City)
South Carolina 29607 (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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