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RE84-84 STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORIGAGE OF REAL ESTATE REFUEL CAS.C. TO ALL WHOM THESE PRESENTS MAY CONCERN:

19 21 19 32 PH '84

WHEREAS, I, WALTER L. HOWARD, CASLEY

thereinafter referred to as Mortgagor) is well and truly indebted unto SOUTHERN BANK & TRUST COMPANY

thereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are in-TWELVE THOUSAND AND NO/100THS-

Dollars (\$ 12,000.00

) due and payable

beginning July15, 1984;

MAB

floating rate

at the rate of prime+3% per centum per annum, to be paid: in monthly with interest thereon from June 20., 1984 installments of \$196.87 with the final payment being due July 15, 1984. WA BRY

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and NOW, KNOW ALL MEA, and the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville

ALL that certain piece, parcel or lot of land situate, lying and being near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 32 as shown on a plat prepared by C. C. Jones, Engineer dated April, 1961, entitled "Sec. 3, Lockwood Heights", recorded in the RMC Office for Greenville County, South Carolina, in Plat Book XX at page 11, reference being made to said plat for metes and bounds thereof.

This being the same as that conveyed to Walter L. Howard by deed of Harold T. Loftis and Myrtle C. Loftis dated August 30, 1965 and recorded August 30, 1965 in Deed Book 781 at pge 142 in the RMC Office for Greenville County, South Carolina.

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Together with all and singular rights, members, hereditaments, and apportenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, 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 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 the simple absolute, that it has good right Ond is lawfully authorized to sell, convey or encumber the same, and that the premises are tree and clear of all liens and encumbrances except this provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe form and region to the Mortgagoe. forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.