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SOUTH CAROLINA FHA FORM NO. 2175m (Rev. March 1971)

OLLIE FARNSWINDRTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

. This form is used in connection with mortgages insured under the one- to fourfamily provisions of the National Housing

TO ALL WHOM THESE PRESENTS MAY CONCERN:

George W. Gardner, Jr. Greenville, South Carolina

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

C. Douglas Wilson & Co. organized and existing under the laws of South Carolina , a corporation called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-, hereinafter corporated herein by reference, in the principal sum of Thirteen Thousand Five Hundred Fifty), with interest from date at the rate seven per centum (%) per annum until paid, said principal and interest being payable at the office of C. Douglas Wilson & Co.

in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Ninety -----Dollars (\$ 90.24 commencing on the first day of July , 19 72, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of June , 2002.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) 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, the following-described real estate situated in the County of Greenville State of South Carolina:

All that certain piece, parcel or lot of land with the buildings and improvements thereon, lying and being on the Southwesterly side of Cool Brook Drive near the City of Greenville, South Carolina, being known and designated as Lot #53 on plat of Belmont Heights as recorded in the R.M.C. Office for Greenville County in Plat Book "GG", pages 54 and 55 and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on the Southwesterly side of Cool Brook Drive said pin being the joint front corner of Lots 52 and 53 and running thence with the Southwesterly side of Gool Brook Drive S. 24-34 E. 70 feet to an iron pin the joint front corner of Lots 53 and 54; thence with the common line of said lots S. 64-26 W. 171 feet to a point in the center of a branch; thence with the meanderings of said branch the traverse line of which is N. 22-07 W. 70.1 feet to an iron pin in the center of said branch joint rear corner of Lots 53 and 52; thence with the common line of said lots N. 64-26 E. 168 feet to an iron pin on the Southwesterly side of Cool Brook Drive the point of beginning.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and equipment now or hereafter attached to or used in

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment; and, provided, further, that in the event the debt is paid in full prior to maturity and