

FILED
GREENVILLE CO. S.C.

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ST. JOHNIE SOUTH CAROLINA }
COUNTY OF GREENVILLE } S.C.

MORTGAGE

VCL 1469 PAGE 841

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

TO ALL WHOM THESE PRESENTS MAY CONCERN: Edward V. Richards and Ruth E. Richards,

Greenville County, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings & Loan Association of Greenville, S.C.

organized and existing under the laws of the United States of America, a corporation hereinafter called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of Twenty Nine Thousand Five Hundred and 00/100 ----- Dollars (\$ 29,500.00).

with interest from date at the rate of seven and three fourths per centum (7 3/4 %) per annum until paid, said principal and interest being payable at the office of First Federal Savings & Loan Association in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of ----- Dollars (\$ 211.52) Two Hundred Eleven and 52/100 ----- Dollars (\$ 211.52) commencing on the first day of August, 1979, 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 July, 2009.

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 all improvements thereon, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, on the northwestern side of Perrin Street, and being known and designated as Lot No. 7 on a plat of property of E. R. Griffin, prepared by Dalton & Neves Engineers, dated August, 1951, and recorded in the Greenville County R.M.C. Office in Plat Book "AA" at Page 185, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Perrin Street at the joint front corner of Lots No. 6 and 7 and running thence along the line of Lot 6, N. 30-39 W. 182.7 feet to an iron pin; thence S. 61-44 W. 61.5 feet to an iron pin on the northeastern side of Lee Street; thence along Lee Street, S. 29-19 E. 175.8 feet to an iron pin at the corner of Lee Street and Perrin Street; thence along Perrin Street, N. 66-57 E. 66.8 feet to the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from Lance A. and Joanne R. Duvall recorded in the R.M.C. Office for Greenville County on June 12, 1979.

First Federal Savings & Loan Association
301 College Street
Greenville, South Carolina 29601

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 connection with the real estate herein described.

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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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.

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