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NOW, KNOW ALL MEN BY THESE PRESENTS: That the mortgagor, for and in consideration of the debt or sum of money aforesaid, and to better secure its payment to the mortgagee according to the condition of the note, and also in consideration of the further sum of THREE (\$3.00) DOLLARS to the mortgagor in hand well and truly paid by the mortgagee at and before the sealing and delivery of these presents, the receipt of which is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the mortgagee, its/his successors, heirs and assigns, the real property described as follows:

All that certain piece, parcel or lot of land, situate, lying and being in the Town of Simpsonville, being known and designated as Lot No. 466, on plat of Westwood Section 5 as shown by plat thereof recorded in the RMC Office for Greenville County in Plat Book 4X, at Page 63, and having, according to a recent survey for Robert James McCarthy and Jane Carr dated October 1, 1976, prepared by J. L. Montognery, III, RLS., the following metes and bounds, to-wit: BEGINNING at an old iron pin on the Southeasterly edge of Tamwood Circle which old iron pin is located at the joint front corner of Lots Nos. 466 and 467, and running thence with the line of Lots Nos. 467 and 468 S 25-58 E 177.8 to an old iron pin located at the joint corner of Lots Nos. 468, 469, and 466, thence with the line of Lot No. 469 N 72-46 E 30 to an old iron pin, thence N 3-22 W 180.0 to an old iron pin on the southeasterly edge of Tamwood Circle, thence with the southeasterly edge of Tamwood Circle S 73-17 W 100.0 to the beginning corner.

Being the same property conveyed to the Secretary of Housing and Urban Development by Deed of Frank P. McGowan, Jr., as Master, dated August 2, 1977, recorded in the RMC Office for Greenville County on September 16, 1977, in Book 1064, Page 959.



TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the premises belonging, or in anywise appertaining.

TO HAVE AND TO HOLD, all and singular the premises unto the mortgagee, its/his successors, heirs and assigns forever.

AND the mortgagor does hereby bind himself and his heirs and successors to warrant and forever defend all and singular the premises unto the mortgagee, its/his successors, heirs and assigns, from and against himself and his heirs and successors, lawfully claiming, or to claim the same, or any part thereof.

AND IT IS AGREED, by and between the parties that the mortgagor, his heirs and successors and assigns, shall keep any building erected on the premises insured against loss and damage by fire for the benefit of the mortgagee, for an amount not less than the sum shown above, with such company as shall be approved by the mortgagee, its/his successors, heirs and assigns, and shall deliver the policy to the mortgagee; and in default thereof, the mortgagee, its/his successors, heirs or assigns may effect such insurance and reimburse themselves under this mortgage for the expense thereof, together with interest thereon at the rate provided in the note from the date of its payment. And it is further agreed, in the event of other insurance and contribution between the insurance monies to be paid a sum equal to the amount of the debt secured by this mortgage.

AND IT IS AGREED, by and between the parties, that if the mortgagor, his heirs and successors or assigns, shall fall to pay all taxes and assessments upon the premise when they shall first become payable, then the mortgagee, its/his successors, heirs or assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse themselves under this mortgage for the sum so paid, with interest thereon at the rate provided in the note from the date of such payment.

AND IT IS AGREED, by and between the parties that upon any default for a period of more than ten days being made in the payment of the note or of the insurance premiums, or of the taxes, or of the assessments hereinabove mentioned, or failure to pay any other indebtedness which constitutes a lien upon the real property when the same shall severally become payable, then the entire unpaid amount of the debt (less any rebate of unearned Finance Charge) secured or intended to be secured hereby shall become due, at the option of the mortgages, its/his successors, heirs or assigns, although the period for the payment thereof may not then have expired.

FORM 1136 (Item 1136) 4328 RV-2

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