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

STATE OF SOUTH CAROLINA, COUNTY OF CREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

CHARLES A. MARTIN AND ANN B. MARTIN

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

, a corporation the United States of America , hereinaster organized arld existing under the laws of 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 Sixty Thousand and No/100----Dollars (\$ 60,000.00-----).

with interest from date at the rate of twelve ----per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Six Hundred Seventeen and 17/100----- Dollars (\$ 617.17-----February , 1983, and on the first day of each month thereafter until the princommencing on the first day of cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable January, 2013. on the first day of

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, situate, lying and being on the south side of East Tallulah Drive, Greenville City and County, South Carolina, being shown and designated as the eastern 50 feet to Lot 15 and the western 25 feet of Lot 17 on a Plat of D. T. SMITH PROPERTY recorded in the R. M. C. Office for Greenville County in Plat Book F, at Page 108, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an old iron pin on the south side of East Tallulah Drive, said old iron pin being 250 feet east of the southeast corner of the intersection of Smith Street (now known as Penn Street), and East Tallulah Drive, and running thence with the south side of East Tallulah Drive, N. 64-20 E. 75 feet to a mark ("x") in the concrete; thence S. 25-40 E. 200 feet to an old iron pin; thence S. 64-20 W. 75 feet to an old iron pin; thence N. 25-40 W. 200 feet to an old iron pin on the East side of East Tallulah Drive, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Thomas D. Dennison and Marianne R. Dennison recorded in the R.M.C. Office for Greenville County, South Carolina, on August 24. 1981 in Deed Volume 1153 at Page 980.

Together with all and singular the rights, members, hereditaments, and appr or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and on 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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