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STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Jerry W. McCullough and Janice K. McCullough

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Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association of South Carolina

organized and existing under the laws of the United States , 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, Four Hundred Fifty

Dollars (\$ 29,450.00

).

12 per centum ( Twelve with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of First Federal Savings & Loan in Greenville, SC 29602 Association of SC, P.O. Drawer 408 or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Two 302.93 Dollars (\$ and 93/100ths , 1983, and on the first day of each month thereafter until the princommencing on the first day of June cipal 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 May, 2013.

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 scaling 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 piece, parcel or lot of land in Chick Springs Township, Greenville County, State of South Carolina, near the town of Greer, designated as Lot 16 on a plat of the E. A. Wood Estate, according to survey and plat by H. S. Brockman, Surveyor, dated June 22, 1935, and having the following courses and distances, to-wit:

BEGINNING at a stake on the north side of James Street, and running thence N 76-54 W 70 feet along James Street to a stake; thence N 14-03 W 160.27 feet to a stake; thence N 76-00E 69.81 feet to a stake; thence S 14-07 E 161.37 feet to the beginning corner.

DERIVATION: This being the same property conveyed to mortgagor herein by deed of Harold D. Felmet as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1157, Page 771, on November 4, 1981.

STATE SOUTH CATE. A

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or apportaining, and all of the rents, issues, and profits which may ause or be had therefrom, and including all heating, plumbing, and fighting 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 serzed 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 hers and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagor 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 estdenced 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, priviled 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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