

800 1833 558

# MORTGAGE

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

FILED  
GREENVILLE CO S. C.

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE } NOV 11 55 AM '83

TO ALL WHOM THESE PRESENTS MAY CONCERN: <sup>DUNN</sup> <sup>R.N.C.</sup> Kent A. Howard

Mauldin, South Carolina, hereinafter called 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 of America, 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 Sixty-Nine Thousand Four Hundred Fourteen and 00/100 Dollars (\$ 69,414.00 ),

with interest from date at the rate of thirteen per centum ( 13 %) per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association of South Carolina in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Seven Hundred Sixty-Seven and 86/100 Dollars (\$ 767.86 ), commencing on the first day of December, 1983, 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 November, 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 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 piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 32 on plat of Knollwood Heights, Section V, as recorded in Plat Book 4-R at Page 92, and a more recent survey prepared by Carolina Surveying Co, dated October 21, 1983, entitled "Property of Kent A. Howard" and having, according to said latter plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Anders Avenue, joint front corner of Lots 33 and 32, and running thence N. 75-20-20 W. 200.00 feet to an iron pin; thence turning and running with the rear line of Lot No. 32 N. 14-39-40 E. 100.50 feet to an iron pin; thence turning and running with the joint line of Lots 32 and 31 S. 75-20-20 E. 199.99 feet to an iron pin on Anders Avenue; thence with said Avenue as follows: S. 14-30-58 W. 4.34 feet to an iron pin; thence S. 14-39-40 W. 96.16 feet to an iron pin, point of beginning.

THIS is the identical property conveyed to the Mortgagor herein by deed of Charles B. and Jan C. Holleman to be recorded simultaneously herewith.

RECORDED  
GREENVILLE S.C.  
NOV 11 1983  
STAMP  
TAX \$ 27.80

400 3  
21A01

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 and 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.

550

4328 W-2