MORTGAGE

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COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

STATE OF SOUTH CAROLINA,

I, Wendell C. Newhouse

105 Sigmon Road, Mauldin, S. C.

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

WHEREAS, the Mortgagor is well and truly indebted unto Bankers Mortgage Corporation

, a corporation South Carolina organized and 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 Fifty-three Thousand Four Hundred Fifty and no/100 -- Dollars (\$ 53,450.00

per centum ( with interest from date at the rate of Twelve and one-half per annum until paid, said principal and interest being payable at the office of Bankers Mortgage Corporation, P.O. Drawer F-20, 324 West Evans Street inFlorence, South Carolina 29501 or at such other place as the holder of the note may designate in writing, in monthly installments of Five Hundred Seventy and 85/100 -----Dollars (\$ 570.85) , 1984, and on the first day of each month thereafter until the princommencing on the first day of February 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 January, 2014.

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 in Greenville County, South Carolina, being known and designated as Lot No. 30 as shown on Plat of the Subdivision of Verdin Estates, Section III, recorded in the RMC office for Greenville County, S. C. in Plat Book 7-X, at Page 17 and being more particularly described according to plat prepared by Reaner Engineering Company, Inc. dated November 28, 1983, and recorded in Plat Book [c.f., at Page 97 in the RMC office for Greenville County, S.C. and according to said plat being more particulally described as having the following measurements and boundaries to-wit:

REGINNING at a point on Sigmon Drive, the common front corner of the herein described lot and Lot No. 31: thence running along the common line of said lots North 54-44 East 99.69 feet to a point; thence running along the common line of the herein described lot and Lot No. 29 South 35-16 East 146.02 feet to a point; thence running along the common line of the herein described lot and Famey Court South 54-44 West 71-60 feet to a point; thence continuing North 80-16 West 35-36 feet to a point; thence running along the common line of the herein described lot and Sigmon Brive North 35-16 West 121.01 feet to the point of BEGINNING.

The above described lot is subject to any and all easements and/or rights of for roads, utilities, drainage, etc., as appear of record and/or on the premises and to any and all restriction, covenants, or zoning ordinances affecting such property as appear of record. The above described property is specifically subject to those certain restrictive covenants recorded in Leed Book 1127 at Page 754 in the office of the FMC for Greenville County, S. C. and to those certain five (5°) foot easements located along the interior lot lines of the above described lot and the thirty (30') foot building set back line as shown on the above referred to plats.

The above described lot is the same conveyed to Mortgagor herein by deed recorded in feed Book 1146, at Page 45, in the office of the RMC for Greenville County, S.C. the Grantor of said deed being Westminster Company, Inc. and being dated 3/27/81.

Together with all and singular the rights, members, hereditaments, and appartenances 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 pienuses unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinahore 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 whoms ever lawfully claiming the same or any guit 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 reatherty, or and of he worker, if at written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepay con-

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