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GREENVILLE, S.C.  
JUL 9 4 11 1974  
BOOK 1040 PAGE 95

# MORTGAGE

STATE OF SOUTH CAROLINA, } ss:  
COUNTY OF GREENVILLE }

To ALL WHOM THESE PRESENTS MAY CONCERN: David L. DeYoung and Sarah F. DeYoung

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

WHEREAS, the Mortgagor is well and truly indebted unto C. Douglas Wilson & Co.,

IN THE PRESENCE OF:

*Richard L. Hines*  
*Virginia Hines*  
Notary Public, Greenville, S.C.

PAID IN FULL AND SATISFIED THIS 29TH DAY OF MAY, 1974.  
LIFE INSURANCE COMPANY OF GEORGIA

BY: *R. L. Robinson*  
R. L. Robinson, Vice President

FILED & RECORDED

RECORDING  
PAID  
JUL 10 3 04 PM '74

GREENVILLE CO. S.C.  
JUL 10 3 04 PM '74

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:

JUL 10 1974 *Ernie S. ...*

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 therein 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; and, provided, further, that in the event the debt is paid in full prior to maturity and at that time it is insured under the provisions of the National Housing Act, he will pay to the Mortgagee an insurance premium charge of one per centum (1%) of the original principal amount thereof, except that in no event shall the adjusted premium exceed the aggregate amount of premium charges which would have been payable if the mortgage had continued to be insured until maturity; such payment to be applied by the Mortgagee upon its obligation to the Federal Housing Commissioner on account of mortgage insurance.

2. That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

(a) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the note secured hereby are insured, or a monthly charge (in lieu of a mortgage insurance pre-

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