

MORTGAGE OF REAL ESTATE

MORTGAGE 12.31 10433

FHA Form No. 2175b  
(For use under Section 203)  
(Rev. May 1, 1938)

*The within mortgage satisfied and cancelled this 28th day of January 1943.*

STATE OF SOUTH CAROLINA, )  
COUNTY OF GREENVILLE. )

*Federal National Mortgage Association  
John A. Campbell Jr.      Loretta P. Norman  
Attorney-in-fact      witness - Corwelle M. Drew*

TO ALL WHOM THESE PRESENTS MAY CONCERN: ANNIE SWITZER, of Greer, S. C., hereinafter

called the Mortgagor, send (s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto BANK OF GREENWOOD, GREENWOOD, S. C. a corporation organized and existing under the laws of South Carolina, 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 THREE THOUSAND AND NO/100 Dollars, (\$3,000.00), with interest from date at the rate of five per centum (5%) per annum, until paid, said principal and interest being payable at the office of BANK OF GREENWOOD, in GREENWOOD, S. C. or at such other place as the holder of the note may designate in writing, in monthly installments of THIRTY-ONE AND 83/100 Dollars (\$31.83), commencing on the first day of July, 1938, 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 June, 1948.

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 in the County of Greenville, State of South Carolina, in the town of Greer, situate on the south side of Church Street, and being known and designated as Lot No. 2 as shown on plat of the property of Mrs. Annie Switzer made by R. S. Brockman, Surveyor, March 9, 1938, and having, according to said plat, the following metes and bounds, to-wit:-

BEGINNING at an iron pin on the south side of Church Street, which iron pin is 109.7 feet east of the southeast intersection of Church Street and Davenport Avenue, and running thence S. 19-00 W. 56 feet to an iron pin in line of M. C. Davenport lot; thence along Davenport's line S. 72-40 E. 94 feet to an iron pin in line of property of Murry Mayfield; thence with the line of the Mayfield property N. 16-53 E. 53.2 feet to an iron pin in the south side of Church Street; thence with the south side of Church Street N. 71-00 W. 92 feet to the point of beginning.

Being a portion of the same lot of land conveyed to the mortgagor herein by N. E. Bright by deed dated November 23, 1922, and duly entered of record in the R. M. C. office for Greenville County in Deed Book 75 at page 567.

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 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 Administrator on account of mortgage insurance.

For Assignment to The NHC Mortgage Co. see Page 253 in this Book.