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GREENVILLE CO. S. C.

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OLLIE FARNSWORTH
P.M.C.
MORTGAGE

BOOK 1227 PAGE 60

SOUTH CAROLINA
FHA FORM NO. 2175m
(Rev. March 1971)

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

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

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Joe W. Kelly and Cynthia A. Kelly
Greenville, South Carolina of
hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Wachovia Mortgage Company

organized and existing under the laws of North Carolina, a corporation 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 Twelve Thousand Nine Hundred Fifty and No/100-----Dollars (\$ 12,950.00), with interest from date at the rate of seven per centum (7 %) per annum until paid, said principal and interest being payable at the office of Wachovia Mortgage Company in Winston-Salem, North Carolina

or at such other place as the holder of the note may designate in writing, in monthly installments of Eighty Six and 25/100-----Dollars (\$ 86.25), commencing on the first day of May, 1972, 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 April, 2002

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 the County of Greenville, State of South Carolina being known and designated as a portion of Tracts 8 and 9 on plat of Anderson Estate recorded in Plat Book E at pages 74 and 75 and having according to a more recent plat of the property of Joe W. Kelly and Cynthia A. Kelly prepared by T. H. Walker, Jr., March 18, 1972, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northeasterly side of Hollands Ford Road (Rd. S-52) which iron pin is the joint front corner of property of Columbus Earl Owens, et al and property of the Mortgagors and running thence along the joint line of the Owens and Kelly property, N. 38-37 E. 244.2 feet to an iron pin; thence N. 52-23 W. 223.0 feet to an iron pin; thence S. 39-03 W. 254.9 feet to an iron pin on the Northeasterly side of Hollands Ford Road; thence along the Northeasterly side of Hollands Ford Road, S. 57-41 E. 126.3 feet to an iron pin; thence continuing along Hollands Ford Road, S. 51-54 E. 99.4 feet to an iron pin, the point of beginning.

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