

ELIZABETH RIDGLE
SOUTH CAROLINA
FORM NO. 2174
(Rev. March 1971)

MORTGAGE

BOOK 1250 PAGE 381

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

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: James R. Griffith and

Greenville, South Carolina }
Jessie Lee Griffith }
hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Thomas & Hill, Inc., a West Virginia Corporation, with principal place of business at 818 Virginia Street, East, Charleston, West Virginia

a corporation organized and existing under the laws of West Virginia, 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 Sixteen Thousand Seven Hundred Fifty and No/100----- Dollars (\$ 16,750.00-----), 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 Thomas & Hill, Inc., 818 Virginia Street, East in Charleston, West Virginia or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Eleven and 56/100----- Dollars (\$ 111.56-----), commencing on the first day of November, 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 October, 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 with the improvements thereon situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 145 of an Addition to Coleman Heights as shown on plat thereof prepared by Piedmont Engineers & Architects, Greenville, S. C., April 24, 1964, recorded in the RMC Office for Greenville, S. C. in Plat Book RR, Page 161 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Terrace Road, joint front corner of Lots 145 and 146 and running thence along the joint line of said lots N. 40-00 E. 151.1 feet to an iron pin, joint corner of Lots 145, 146 and 157; thence along the line of Lot 157 S. 48-55 E. 170.0 feet to an iron pin on the northwestern side of Rochester Drive; thence along the northwestern side of Rochester Drive S. 41-05 W. 99.3 feet to an iron pin; thence following the curvature of Rochester Drive as it intersects with Terrace Road, the chord being S. 79-17 W. 39.2 feet to an iron pin on the northeastern side of Terrace Road; thence along the northeastern side of Terrace Road N. 62-30 W. 75.0 feet to an iron pin; thence continuing with the northeastern side of Terrace Road N. 51-40 W. 70.0 feet to the beginning corner.

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