

This form is used in connection with mortgages insured under the National Housing Act.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Artist E. Richards and Donna Alexander Richards of
Travelers Rest, South Carolina hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

Federal National Mortgage Association

a corporation
organized and existing under the laws of **the United States of America**, hereinafter
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-
corporated herein by reference, in the principal sum of **Eighteen Thousand and no/100-----**
-----Dollars (\$ **18,000.00**) with interest from date at the rate
of **nine and one-half** per centum (**9 1/2**) per annum until paid, said principal
and interest being payable at the office of **C. W. Haynes and Company, Incorporated**
in **Columbia, South Carolina**

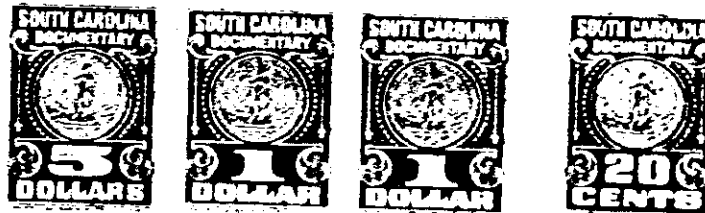
or at such other place as the holder of the note may designate in writing, in monthly installments of
One Hundred Fifty-One and 38/100-----Dollars (\$ **151.38**),
commencing on the first day of **November** 19 **74** and on the first day of each month thereafter until
the principal and interest are 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 2004**.

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 Mort-
gagor 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 lot of land in the County of Greenville, State of South
Carolina, being known and designated as Lot No. 63, on a Plat of Clearview
Acres, recorded in Plat Book MM, at Page 168, of the R.M.C. office for
Greenville County, South Carolina, said lot having a frontage of 100
feet on the south side of Clearview Circle, a parallel depth of 175 feet,
and a rear width of 100 feet.**

**Being the same property heretofore conveyed to the mortgagors by deed
from the Secretary of Housing and Urban Development dated September 3,
1974, to be recorded simultaneously with this mortgage.**

**This mortgage is executed for the purpose of securing the purchase price
of the above described property.**



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 ab-
solute, 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 for-
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-
sons 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.

1323 596

REC-0304