

MORTGAGE

128 012

This instrument is subject to the provisions of the National Housing Act of 1934, as amended, and the National Housing Act of 1954, as amended.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Billy R. Dacus and Doris K. Dacus
Greenville, South Carolina

of
hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto **South Carolina National Bank**

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 **Nineteen Thousand Fifty and 00/100**
-----Dollars (\$ **19,050.00**), 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 **South Carolina National Bank**
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**
Sixty and 21/100-----Dollars (\$ **160.21**),
commencing on the first day of **January**, 19**75**, 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 **December**, 20**04**.

NOT, 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 piece, parcel or lot of land, with all improvements thereon,
located, lying and being in the County of Greenville, State of South Carolina
in Gantt Township, on the northern side of North Wingate Road, and being
shown and designated as Lot 57 on plat entitled "Pecan Terrace, Section 2,
recorded in the RMC Office for Greenville County, S. C. in Plat Book EE at
Page 108 and having, according to said plat, the following metes and bounds,
to-wit:

BEGINNING at an iron pin on the northern side of North Wingate Road at the
joint front corner of Lots 56 and 57 and running thence along the joint lines
of said lots N. 8-45 W. 222.3 feet to an iron pin at a branch; thence along
the branch as a line the traverse line being, S. 89-38 W., 110.8 feet to an
iron pin; thence along the joint lines of Lots 57 and 58 S. 15-45 E. 242.8 feet
to an iron pin; thence along the northern side of North Wingate Road,
N. 79-30 E. 80 feet to the point and place 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 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.

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