

SOUTH CAROLINA
FHA FORM NO. 2175A
Rev. September 1972

MORTGAGE

This form is used in connection with mortgages insured under the new Title Insurance provisions of the National Housing Act.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

RONALD E. SMITH, JR. AND MARTHA M. SMITH of
Greenville County, S. C. hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

LINCOLN HOME MORTGAGE COMPANY, INC.

a corporation
organized and existing under the laws of the State of Georgia, 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 **TWENTY-FOUR THOUSAND FOUR HUNDRED**
FIFTY & 00/100--- Dollars (\$**24,450.00**), with interest from date at the rate
of **Eight and one-half** per centum (**8-1/2** %) per annum until paid, said principal
and interest being payable at the office of **Lincoln Home Mortgage Company, Inc.**
in **Atlanta, Georgia**

or at such other place as the holder of the note may designate in writing, in monthly installments of
---One Hundred Eighty-eight & 02/100----- Dollars (\$**188.02**),
commencing on the first day of **November**, 19 **76**, 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 2006**.

NOV, 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 certain piece, parcel or lot of land, situate in the State of
South Carolina, County of Greenville, on the northeastern side of
Westwood Drive, near the Town of Simpsonville, Austin Township, being
shown and designated as Lot No. 22 on plat of Section 1 of Westwood
Subdivision, recorded in the R.M.C. Office for Greenville County in
Plat Book 4F, Page 21, and a more recent plat of property of Ronald
E. Smith, Jr. and Martha M. Smith prepared by J. L. Montgomery, III,
R.L.S., dated September 24, 1976, and having according to the more
recent plat, the following metes and bounds, to-wit:**

**BEGINNING at an iron pin on the northeastern side of Westwood Drive,
at the joint corner of Lots 21 and 22 and running thence along the line
of Lot 22, N. 47-25 E., 152.2 feet to an iron pin; thence N. 42-21 W.,
105 feet to an iron pin; thence along the line of Lot 23, S. 47-25 W.,
152.3 feet to an iron pin on the northeastern side of Westwood Drive;
thence along said Westwood Drive, S. 42-24 E., 105 feet to the be-
ginning corner.**

**This property is the identical property conveyed to Ronald E. Smith,
Jr. and Martha M. Smith by deed of T. Wayne Crolley to be recorded
of even date herewith.**

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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