

SOUTH CAROLINA
FHA FORM NO. 2175M
(Rev. September 1972)

MORTGAGE

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

FILED
GREENVILLE CO. S. C.
JAN 10 52 AM '75

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN;

LOUISE M. MORAGNE

GREENVILLE COUNTY, SOUTH CAROLINA, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

LINCOLN HOME MORTGAGE COMPANY

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organized and existing under the laws of THE STATE OF GEORGIA, 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 TWENTY-THREE THOUSAND SEVEN HUNDRED FIFTY AND 00/100-----Dollars (\$ 23,750.00), with interest from date at the rate of EIGHT per centum (-----8 %) per annum until paid, said principal and interest being payable at the office of Lincoln Home Mortgage Company 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-THREE AND 25/100----- Dollars (\$ 183.25), commencing on the first day of January, 1977, 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, 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 piece, parcel or tract of land situate, lying and being on the southwestern side of Old Taylor Bridge Road, now known as Aiken Chapel Road, and having, according to a plat of Property of Louise M. Moragne, dated November 2, 1976, prepared by R. B. Bruce, Surveyor, recorded in plat book SW at page 97, the following metes and bounds, to-wit:

BEGINNING at a nail and cap in the center of Old Taylors Bridge Road and running thence S. 54-15 W., 215.8 feet to an old iron pin; thence continuing S. 80-15 W., 163 feet to a walnut tree; thence turning and running S. 28-41 W., 52.8 feet to an iron pin on the bank of the Enoree River; thence with the traverse line, N. 80-11 W., 78 feet to an iron pin on the bank of said River; thence turning and running N. 3-45 E., 438 feet to an iron pin on property line now or formerly of James W. Kelly; thence N. 67-36 E., 221 feet to a nail and cap in the center of Old Taylors Bridge Road; thence with said Road, S. 31-30 E., 392.4 feet to a nail and cap in the center of Old Taylors Bridge Road, being the point of beginning.

This is the identical property conveyed to the mortgagor by deed of Jack M. and Ora A. Hightower, 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 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.

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