GREENVILLE CO.S.

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

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, SESTIMATE LASLEY COUNTY OF

1392 FACE 851

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Malynda A. Thomas

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

Greenville, South Carolina

WHEREAS, the Mortgagor is well and truly indebted unto Lincoln Home Mortgage Company, Inc.

organized and existing under the laws of Georgia , 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 Thousand Eight Hundred Fifty and No/100 ------ Dollars (\$20,850.00), 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

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 situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot #64, Section 2 on a plat of Monaghan Subdivision, which plat is recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book "GG" at page 151 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northeasterly side of Monaview Street, which iron pin is the joint front corner of Lots #64 and 65 and running thence along the joint line of said lots N. 38-30 E. 160 feet to an iron pin; thence N. 51-30 W. 75 feet to an iron pin and running thence along the joint lines of Lots #63 and 64 S. 38-30 W. 160 feet to an iron pin on the Northeasterly side of Monaview Street and running thence along the Northeasterly side of Monaview Street S. 61-30 E. 75 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagor herein by deed of H & H Electric Company, Inc., dated February 15, 1977, recorded in the R.M.C. Office for Greenville County, S. C. in Deed Book 1051 at Page 107 on February 16, 1977

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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