SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976)

MORTGAGE

GREENVILLE CO. S. C.

Hay 10 3 02 PH '77 BONNIE S. TANKERSLEY

R.H.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

I, Joyce C. Foster

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

STAMP

BOOK 1415 PAGE 457

This form is used in connection

with mortgages insured under the

one- to four-family provisions of the National Housing Act.

WHEREAS, the Mortgagor is well and truly indebted unto

Aiken-Speir, Inc.

, a corporation organized and existing under the laws of the State of South Carolina , 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 ---Fourteen Thousand Three Hundred Fifty and no/100ths----- Dollars (\$ 14,350.00----), 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 Aiken-Speir, Inc. in Florence, South Carolina

or at such other place as the holder of the note may designate in writing, in monthly installments of January , 19 78 and on the first day of each month thereafter until commencing on the first day of 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, 2007

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 lot of land in the State of South Carolina, County of Greenville, in the City of Greer, being known and designated as Lot No. 14 on a plat of a subdivision for G. B. and A. B. Johnson, dated March 25, 1946, and recorded in Plat Book Q at Page 17 and being described as follows in accordance with a recent plat of property of Joyce C. Foster, prepared by Carolina Surveying Company, dated November 2, 1977:

BEGINNING at an iron pin on the northerly side of Hammond Avenue, said spin being located 360 feet east of the intersection of Hammond Avenue $^{\prime\prime}$ and Johnson Avenue, and running thence, N. 1-32 E. 163.8 feet to an iron pin; thence, S. 89 E. 60 feet to an iron pin; thence, S. 1-32 W. 162 feet to an iron pin on the northerly side of Hammond Avenue,; thence, owith the northerly side of said avenue, S. 89-21 W. 60.05 feet to the point of beginning.

DERIVATION: See deed of Eugene F. Searcy and Emily K. Searcy to Joyce C. Foster, to be recorded of even date herewith in the R.M.C. Office for Greenville County, South Carolina.

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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