

IF THE PROPERTY IS AN AREA THAT IS NOW OR IN THE FUTURE IDENTIFIED BY THE SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT AS HAVING SPECIAL VALUE... THE SALE OF SUCH PROPERTY SHALL BE SUBJECT TO THE NATIONAL FIRE INSURANCE ACT OF 1938... BY THE ATTACHEE OF A FLOOD INSURANCE POLICY... TO THE LENDER WILL BE SECURED.

MORTGAGE

NOTARIAL PUBLIC STATE OF SOUTH CAROLINA
JAMES H. BERRYMAN
1000 N. MAIN ST. GREENVILLE, S.C. 29601
P.O. BOX 1000 GREENVILLE, S.C. 29601
PH 864-233-1111

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

14/2 13

TO ALL WHOM THESE PRESENTS MAY CONCERN:

FILED
GREENVILLE S.C.
JUN 28 4 58 PM '79
JOHN STANLEY

JOHN CRAFT AND JOYCE H. CRAFT
GREENVILLE COUNTY, SOUTH CAROLINA

of called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto **United Federal Savings and Loan Association**

, a corporation organized and existing under the laws of **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 **Twenty Eight Thousand Nine Hundred and No/100**----- Dollars (\$28,900.00).

with interest from date at the rate of **Seven and three fourths** per centum (**7.75** %) per annum until paid, said principal and interest being payable at the office of **United Federal Savings and Loan Association, 201 Trade Street** in **Fountain Inn, South Carolina 29644** or at such other place as the holder of the note may designate in writing, in monthly installments of **Two Hundred Seven and 21/100**----- Dollars (\$ **207.21**) commencing on the first day of **August**, 19**79**, 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 **July, 2009**.

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 lot of land, with the improvements thereon, situate, lying and being in Greenville County, South Carolina, known and designated as Lot #23 as shown on a plat of the Subdivision of Paris Mountain Gardens, recorded in the Office of the RMC for Greenville County in Plat Book EE at Page 7, and having metes and bounds as shown on said plat.

This being the same property acquired by the Mortgagors herein by deed of **850 Associates** of even date to be recorded herewith.

GCTO -----3 JUN 29 1979

STATE OF SOUTH CAROLINA
DOCUMENTARY
STAMP
TAX
25 100

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or pertaining, 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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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 intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

4328 RV-2