

1185 419

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

MORTGAGE

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

S. C.

STATE OF SOUTH CAROLINA } 179
COUNTY OF GREENVILLE }
S E Y

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Jeffrey S. Mills and Lisa J. Mills of
Greenville, South Carolina, hereinafter called the Mortgagor, sends greetings:

WHEREAS, the Mortgagor is well and truly indebted unto **First Federal Savings and Loan Association** of Greenville, South Carolina, a corporation organized and existing under the laws of **United States of America**, 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 **Thirty-Four Thousand Seven Hundred and No/100ths**----- Dollars (\$ **34,700.00**), 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 **First Federal Savings and Loan Association** in **Greenville, South Carolina** or at such other place as the holder of the note may designate in writing, in monthly installments of **Two Hundred Fifty-Four and 62/100ths**----- Dollars (\$ **254.62**), commencing on the first day of **December**, 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 **November, 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 situate, lying and being on the east side of Jonesville Road in the County of Greenville, State of South Carolina, being shown and designated as one (1) acre on a plat entitled "Jeffrey S. Mills and Lisa J. Mills", dated October 16, 1979, prepared by J. L. Montgomery, III, R. L. S., and recorded in the R.M.C. Office for Greenville County in Plat Book 7R at Page 94, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint corner front corner of the property herein conveyed and property now or formerly of Hazel Thackston and running thence with the line of said Thackston property S. 62-25 E. 210 feet to an iron pin; thence S. 27-35 W. 210 feet to an iron pin in the line of other property of the grantor herein; thence with the line of other property of the grantor herein, N. 62-25 W. 210 feet to an iron pin on the east side of Jonesville Road; thence with the east side of Jonesville Road N. 27-35 E. 210 feet to the point of beginning.

This is the identical property conveyed to the mortgagors herein by deed of Mills & Mills, a Partnership, dated October 23, 1979 and recorded in the R.M.C. Office for Greenville County in Deed Book 114 at Page 63.

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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