

1185 312

MORTGAGE

Mortgagee's Address: P. O. Drawer 408, Greenville, S. C. 29602

Equal Housing Lender
Member FDIC
Member NAB
Member NCUA
Member NHTSA

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

S. C.
OCT 20 1979
SLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Michael E. Smith and Shirley H. Smith
Simpsonville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association
of Greenville, S. C.,

a corporation
organized and existing under the laws of The United States 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 Forty Four Thousand Two Hundred and No/100
Dollars (\$ 44,200.00).

with interest from date at the rate of Eight per centum (8.0 %)
per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan
Association, P. O. Drawer 408, 301 College Street Greenville, S. C. 29602
or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Twenty
Four and 32/100 Dollars (\$ 324.32),
commencing on the first day of December 19 79, and on the first day of each month thereafter until the prin-
cipal 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, bar-
gained, 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 in the Town of Simpsonville, Greenville
County, State of South Carolina, being known and designated as Lot No. 44 of Subdivision
known as PINE TREE as shown by plat thereof prepared by Piedmont Engineers and
Architects dated March 19, 1974, and recorded in Plat Book S-P, at Page 63, in the RMC
Office for Greenville County, South Carolina. Reference to said plat is hereby craved
for the metes and bounds description.**

This being the same property conveyed to the Mortgagors herein by deed of Jarvis Louis
Daniel and Mary W. Daniel dated October 25, 1979, and to be recorded of even date herewith.

GCTO --- 10C2679 419 4.00C1

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
OCT 20 1979
SLEY

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 encum-
brances 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 an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

1185 312

4328 RV.2