## MORTGAGE

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL BHOM THESE PRESENTS MAY CONCERN:

JAMES E. SMITH AND BRENDA W. SMITH

Greenville, South Carolina

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

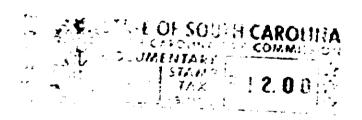
WIIFREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan

 a corporation Association of Greenville, S.C. The United States , hereinafter organized and existing under the laws of 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-Nine Thousand Nine Hundred Fifty and ), with interest from date at the rate no/100ths - - - - - - - - - Dollars (\$ 29.950.00 per centum ( 8.0 %) per annum until paid, said principal eight and interest being payable at the office of First Federal Savings and Loan Association of Greenville S.C., P. O. Drawer 408,301 Collegein Greenville, South Carolina 29602 or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Nineteen and 76/100ths - - - - - - - - - - - - - - - - Dollars (\$ 219.76 ). . 1979 , and on the first day of each month thereafter until commencing on the first day of December 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 scaling 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, together with all improvements and buildings, situate, lying and being on the southern side of Patti Drive, in Greenville County, South Carolina, being shown and designated as Lot No. 13, on a plat of STAUNTON HEIGHTS, made by Dalton & Neves, Engineers, dated February, 1964, recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book RR, at Page 167, reference to which is hereby craved for the exact metes and bounds thereof.

This being the same property conveyed unto James E. Smith and Brenda W. Smith by deed of Terry Joseph Jackson and Sandra Pickens Jackson, dated and recorded concurrently herewith.



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 berein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns feever

The Mortgagor covenants that he is laxfully scized 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 Mortgager 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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