

P.O. Drawer 408
Greenville, SC 29602

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

FILED
GREENVILLE CO. S. C. **MORTGAGE**

NOV 16 9 25 AM '79

1488 43502

This form is used in connection with mortgages insured under the National Housing Act.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE } JAMES S. WATSON, JR.
JAMES S. WATSON, JR.

TO ALL WHOM THESE PRESENTS MAY CONCERN: **Pricilla Ann Pellum**

Simpsonville, South Carolina, 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 **Seventeen Thousand Nine Hundred and No/100-----** Dollars (\$ **17,900.00**), 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 & Loan Association P.O. Drawer 408 in Greenville, South Carolina** or at such other place as the holder of the note may designate in writing, in monthly installments of **One Hundred Thirty-one & 34/100-----** Dollars (\$ **131.34**), commencing on the first day of **January** **1980** 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 **December, 2009**.

NOT KNOWN 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 the Woodside Mills Village in the Town of Simpsonville, Greenville County, South Carolina, and being more particularly described as Lot 143 on plat entitled "Property of Priscilla Ann Pellum" prepared by Carolina Surveying Company, R. B. Bruce, R.L.S. #1952, dated November 1, 1979, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Woodside Circle (Fourth Street) at the joint front corner of Lots 143 and 144 and running thence N. 24-50 W. 123.1 feet to a point along a ten foot alley; running thence along said alley N. 65-10 E. 81 feet to a point, joint rear corner of Lots 143 and 142; running thence S. 24-50 E. 123.1 feet to a point, joint front corner of Lots 143 and 142; running thence along Woodside Circle S. 65-10 W. 81 feet to the point of beginning.

This being the same property conveyed to the Mortgagor herein by deed of RSW Enterprises, Inc. of even date, to be recorded 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 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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