MORTGAGE

1493 Rei569

This firm is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

FILIS E. COSNELL and ELIZABETH L. GOSNELL

Greenville, South Carolina

hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto SOUTH CAROLINA NATIONAL BANK

, a corporation , hereinafter organized and existing under the laws of South Carolina 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-Three Thousand and no/100ths-______ Dollars (\$ 33,000.00______)

per centum (with interest from date at the rate of Eight per annum until paid, said principal and interest being payable at the office of South Carolina National Bank, P. O. in Columbia, S. C. 29202 or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Forty-Two ______Dollars (\$ 242.22______). and 22/100ths----, 1980 , and on the first day of each month thereafter until the princommencing on the first day of March 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 February 2010

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 certain piece, parcel or lot of land with the buildings and improvements thereon, situated within the City limits of Greenville, South Carolina, and known and designated as Lot No. 10 of West View (now known as Vintage) Avenue and shown on Plat Book K at Page 78 in the R. M. C. Office for Greenville County with the following metes and bounds:

BEGINNING at an iron pin on the northwest side of West View (also known as Vintage) Avenue at the joint corner of Lots No. 10 and 11, which iron pin is 43 feet in a northeasterly direction from the point where West View Avenue (Vintage) begins to curve into Sunset Drive, and running thence with the Northwest side of West View Avenue (Vintage) N. 37-00 E. 68 feet to an iron pin, joint corner of Lots No. 9 and 10; thence with the joint line of said lots N. 53-00 W. 160 feet to an iron pin in line of Lot No. 7; thence with the line of Lot No. 7 S. 37-00 W. 68 feet to an iron pin in line of Lot No. 11; thence with joint line of Lots 10 and 11; S. 53-00 E. 160 feet to beginning corner.

This being the same property conveyed to the Mortgagors herein by deed of Reedy River Development Corporation, of even date, to be recorded herewith.

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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 an interest on the indebtedness evidenced by the said note, at the times and in the makmer 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.

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