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DONN LANKERSLEY
R.M.C.

MORTGAGE

1496 167

This form 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 } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: CLIFFORD G. RATGEN,

Greenville County, South Carolina, of
, hereinafter called the Mortgagor, send(s) greetings:

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

, a corporation
organized and existing under the laws of the 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 Six Thousand and 00/100 -----
----- Dollars (\$ 36,000.00).with interest from date at the rate of twelve ----- per centum (12 %)
per annum until paid, said principal and interest being payable at the office of South Carolina National Bank
P. O. Box 168 in Columbia, South Carolina
or at such other place as the holder of the note may designate in writing, in monthly installments of -----
Three Hundred Seventy and 44/100 ----- Dollars (\$ 370.44).
commencing on the first day of April, 1980, 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 March, 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, 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 with all buildings and
improvements thereon, situate, lying and being in the City of Greenville,
County of Greenville, State of South Carolina, and being known and desig-
nated as Lot No. 11 on the northern side of East Augusta Place, according
to a plat of Augusta Place as shown in the R.M.C. Office for Greenville
County, S. C. in Plat Book F at Page 128, and having according to said
plat the following metes and bounds, to-wit:BEGINNING at an iron pin on the northern side of East Augusta Place at
the joint front corner of Lots Nos. 10 and 11, and running thence along
the common line of said lots, N. 26-30 W. 239.1 feet to an iron pin; thence
along the rear line of Lot No. 11, N. 63-30 E. 60 feet to an iron pin;
thence along the common line of Lots Nos. 11 and 12, S. 26-30 E. 233.8
feet to an iron pin on the northern side of East Augusta Place; thence
along the northern side of East Augusta Place, S. 58-30 W. 60.23 feet to
the point of beginning.The above described property is the same acquired by the Mortgagor herein
by deed from Wade H. Godfrey, Jr. and Nancy L. Godfrey recorded in the
R.M.C. Office for Greenville County, S. C. on February 22, 1980.South Carolina National Bank
Mortgage Loan Department
P. O. Box 168

Columbia, S. C. 29202

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.