

**MORTGAGE**

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

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: C. DOUGLAS BRIGHT AND KATHLEEN B. BRIGHT

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

WHEREAS, the Mortgagor is well and truly indebted unto

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF GREENVILLE, S.C.

organized and existing under the laws of the United States of America, a corporation 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 Eight Thousand Eight Hundred Fifty and 00/100 Dollars (\$ 48,850.00 ), 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 First Federal Savings & Loan Association 301 College Street in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Five Hundred Two and 67/100 Dollars (\$ 502.67 ), commencing on the first day of April 19 80, 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 March, 2010.

NOT, 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 all buildings and improvements thereon, situate, lying and being in the County of Greenville, Town of Simpsonville, State of South Carolina, on the southern side of Needles Drive, and being known and designated as Lot No. 13 of PINE TREE SUBDIVISION, as shown by plat thereof prepared by Piedmont Engineers & Architects, dated March 19, 1974, and recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book 5D at Page 63, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Needles Drive at the joint front corner of Lots 13 and 14, and running along the common line of said lots, S. 15-00 E. 152.55 feet to an iron pin at the joint rear corner of Lots 13 and 14; thence S. 75-50 W. 121.6 feet to an iron pin at the joint rear corner of Lots 12 and 13; thence along the common line of said lots, N. 1-32 E. 128.8 feet to an iron pin on the cul-de-sac of Needles Drive; thence along the curve of the cul-de-sac, the chord of which is N. 40-34 E. 48.4 feet to an iron pin on the southern side of Needles Drive; thence along the southern side of said Drive, N. 75-00 E. 45.0 feet to the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from E. J. Kent and Callie T. Kent recorded in the Greenville County R.M.C. Office on February 26, 1980.

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.

First Federal Savings & Loan Association  
301 College Street - Greenville, S. C. 29601

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