

FILED  
GREENVILLE S.C.  
**MORTGAGE**

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

Mortgagee's mailing address: 301 College St., Greenville, S.C. 29601

STATE OF SOUTH CAROLINA, }  
COUNTY OF GREENVILLE } ss:

DONN...ERSLEY  
R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Barry D. Ketron and Ann B. Ketron of Greenville County, 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.

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 Forty Thousand Two Hundred Fifty and 00/100 Dollars (\$ 40,250.00 ),

with interest from date at the rate of thirteen per centum ( 13 % ) per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association, 301 College St., Box 408 in Greenville, S. C. 29602 or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Forty Five and 57/100 Dollars (\$ 445.57 ), commencing on the first day of May, 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 April, 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 those certain pieces, parcels or lots of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Pt. of Lot No. 12 and all of Lot No. 13, on a plat of Montclair Subdivision, recorded in the R.M.C. Office for Greenville County in Plat Book WWW, at Page 41, and being more fully shown on a plat entitled "Property of James Francis Fero, Jr. and Bobbie G. Fero", dated March 1, 1973 and having, according to the latter plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Cheshire Road, at the joint front corner of Lots Nos. 12 and 13; and running thence with the joint line of said lots, N. 77-14 E. 50 feet to an iron pin; running thence along a line through part of Lot No. 12, N. 59-33 E. 40 feet to a point; running thence S. 89-38 E. 53.3 feet to a point in the joint line of Lots 12 and 13; running thence with the joint line of said lots, N. 77-14 E. 233.9 feet to an iron pin, joint rear corner of Lots Nos. 12 and 13; running thence with the joint line of said lots, S. 62-22 E. 20 feet to an iron pin; running thence S. 30-49 W. 26.6 feet to an iron pin; running thence S. 29-49 W. 141.9 feet to an iron pin at the joint rear corner of Lots Nos. 13 and 14; running thence with the joint line of said lots, N. 87-56 W. 253.2 feet to an iron pin on the eastern side of the turnaround of Cheshire Road, joint front corner of Lots Nos. 13 and 14; running thence with the curvature of said line, N. 41-47 W. 60 feet to an iron pin and N. 18-25 W. 20 feet to the point of beginning. (see derivation on page 4...)

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 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.

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