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# MORTGAGE

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:

HAROLD McClain and VERONICA F. McClain

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

WHEREAS, the Mortgagor is well and truly indebted unto

ENGEL MORTGAGE COMPANY, INC., a DELAWARE CORPORATION

, a corporation organized and existing under the laws of Delaware, 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 FIFTY-THREE THOUSAND and No/100 Dollars (\$ 53,000.00 ),

with interest from date at the rate of Eleven and one-half per centum ( 11½ %) per annum until paid, said principal and interest being payable at the office of Engel Mortgage Company, Inc. in Birmingham, Alabama

or at such other place as the holder of the note may designate in writing, in monthly installments of Five Hundred Twenty-Five and 23/100 Dollars (\$ 525.23 ), commencing on the first day of July, 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 June, 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 situate, lying and being in the County of Greenville, State of South Carolina, at the northeast corner of the intersection of Golden Grove Circle and Golden Grove Lane and being shown and designated as all of Lot 30 and a portion of Lot 29 as shown on a plat of Golden Grove Estates, Section I, recorded in the Greenville County RMC Office in Plat Book 4-R at Page 1 and being shown on a more recent survey entitled "Property of Harold McClain and Veronica F. McClain" prepared by Freeland & Associates, dated May 27, 1980, and recorded in the Greenville County RMC Office in Plat Book 8B, Page 2, and having the following metes and bounds:

BEGINNING at an iron pin on the northern side of Golden Grove Circle and running thence along the Northern side of Golden Grove Circle, N 19-36 W 70.7 feet to an iron pin on the eastern side of Golden Grove Lane; running then-e with the eastern side of Golden Grove Lane, N 25-24 E. 120 feet to an iron pin; joint corner of Lots 30 and 31; running thence S 64-36 E 165 feet to an iron pin; thence running S 08-58 W 90.5 feet to an iron pin; running thence S 24-16 W 60 feet to an iron pin; thence running S 52-44 W 26 feet to an iron pin on the northern side of Golden Grove Circle; running thence with the northern side of Golden Grove Circle, N 64-36 W 130 feet to the point of BEGINNING.

Being the same property conveyed to the Mortgagors herein by deed from Jerry R. Wolff and Janice H. Wolff recorded of even date 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 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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