

# MORTGAGE

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

GREENVILLE CO. S. C.  
FILED  
AUG 25 2 27 PM '80  
DONNIE S. TANKERSLEY

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN

FLETCHER J. RAMSEUR AND PAMELA H. RAMSEUR  
GREENVILLE, SOUTH CAROLINA

of  
, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA

, a corporation 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 THIRTY-FOUR THOUSAND FOUR HUNDRED FIFTY AND NO/100THS----- Dollars (\$ 34,450.00-----),

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 AND LOAN ASSOCIATION in GREENVILLE, SOUTH CAROLINA or at such other place as the holder of the note may designate in writing, in monthly installments of THREE HUNDRED FIFTY-FOUR AND 49/100THS----- Dollars (\$ 354.49-----), commencing on the first day of OCTOBER, 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 SEPTEMBER, 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 on the Western side of Arcadia Circle, in the City of Greenville, County of Greenville, State of South Carolina, being shown and designated as Lot No. 145 on plat entitled "Country Club Estates", dated October 1926, prepared by Daiton & Neves, Registered Surveyors, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book G, Page 191, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Western side of Arcadia Circle at the joint front corner of Lots 145 and 146 and running thence with the line of Lot 146, S. 73-47 W. 172.3 feet to an iron pin at the joint rear corner of Lot 144, 145, and 146; thence with the line of Lot 144, S. 68-13 E. 192.4 feet to an iron pin on the Western side of Arcadia Circle; thence with the Western side of Arcadia Circle the following courses and distances: N. 0-25 E. 63.4 feet to an iron pin; thence N. 13-43 W. 57.6 feet to the point of beginning.

THIS being the same property conveyed to the Mortgagors herein by a certain deed of John R. Buzby and filed in the RMC Office for Greenville County in Deed Book 1131 at Page 857, and also deed of Anna M. Fender (formerly Anna B. Buzby) and filed in the RMC Office for Greenville County in Deed Book 1131 at Page 858.

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.