



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

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Helen (nmi) Riser  
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Samuel R. Pierce, Jr., Secretary of Housing and Urban Development

, 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 Sixteen Thousand Three Hundred Eleven and 69/100----- Dollars (\$ 16,311.69 ),

with interest from date at the rate of eight and one-half per centum ( 8 1/2 %) per annum until paid, said principal and interest being payable at the office of the Department of Housing and Urban Development in Columbia, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Nineteen and 58/100----- Dollars (\$ 119.58 ), commencing on the first day of April, 19 81, 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 2021.

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 piece, parcel or lot of land, situate, lying and being in the County of Greenville, State of South Carolina, on the Southern side of Gatling Avenue, and being known and designated as Lot No. 231 of Augusta Road Ranches, plat of which is recorded in the RMC Office for Greenville County in Plat Book M, at Page 47, and according to said plat, having the following metes and bounds:

Beginning at an iron pin on the Southern side of Gatling Avenue, joint front corner of Lots No. 231 and 232, and running thence along the joint line of said lots, S. 0-13 E. 140 feet to an iron pin; thence running across the rear of Lot No. 231, S. 89-47 W. 60 feet to an iron pin; thence running along the joint line of Lots No. 231 and 230, N. 0-13 W. 140 feet to an iron pin; joint front corner of Lots No. 230 and 231; thence running across the front line of Lot No. 231, N. 89-47 E. 60 feet to an iron pin, the point of beginning.

This being the identical property heretofore conveyed to the mortgagor herein by deed of Samuel R. Pierce, Jr., Secretary of Housing and Urban Development, dated February 3, 1981, to be recorded simultaneously with this mortgage.

This is a purchase money mortgage executed for the purpose of securing the unpaid portion of the purchase price of the above described property.

Mortgagee's address: 1835-45 Assembly Street, Columbia, South Carolina 29201

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.

RECORDED

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