

MORTGAGE OF REAL ESTATE

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RECORDED
MAR 11 3 05 PM '81
SOUTH CAROLINA

State of South Carolina
County of GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

This Mortgage made on or as of the 6th day of March, 1981, between
Lula Belle Gilliard by her Attorney-In-Fact, Mary A. Frances G. Oliver, residing at
179 E. Seventieth Street in the City of New York
County of the State of New York and the United States of America,
(hereinafter called "Mortgagee"), acting by and through the Department of Housing and Urban Development, having a
Regional Office at Room 645 Peachtree-Seventh Building in the City of Atlanta, County of Fulton, and State of
Georgia.

WITNESSETH, that to secure the payment of an indebtedness in the principal amount of Sixteen Thousand Six Hundred Fifty
Dollars (\$ 16,650.00) with interest thereon, which shall be payable in accordance with a certain note, bond or and No/
other obligation (which note, bond or obligation is hereinafter called "Note"), bearing even date herewith, a true and 100-
correct copy of which, exclusive of the signature of the Mortgagor, marked "Schedule A", is annexed hereto and made a
part hereof, and all other indebtedness which the Mortgagor is obligated to pay to the Mortgagee pursuant to the pro-
visions of the Note and this Mortgage, the within written Mortgage is given.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the said debt and sum of money aforesaid, and for
the 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 said Mortgagee, its successors and assigns, the following de-
scribed real estate, to wit:

ALL that certain piece, parcel or lot of land in the City of Greenville,
County of Greenville, State of South Carolina, being known and designated
as Lot No. 20 of Nicholtown Heights Subdivision according to a plat thereof
revised by W. J. Riddle in March, 1941 and recorded in the RMC Office for
Greenville County, in Plat Book "M" at page 4, said lot having the following
metes and bounds to-wit:

BEGINNING at an iron pin at the northwestern corner of Mims Avenue and Clark
Street, and running thence with the North side of Clark Street, S 89-15 W
110 feet to the joint rear corner of Lots 19 and 20; thence along the joint
rear line of said lots N 0-45W 40.2 feet to the joint rear corner of lots
20 and 21; thence with the joint line of said lots N 89-15 E 110 feet to
an iron pin on the west side of Mims Avenue; thence along the west side of
Mims Avenue, S 0-45 E 40.2 feet to the point of beginning.

THIS property is known and designated as Block Book No. 201-10-6.

BEING a portion of the property conveyed to Lula Belle Gilliard by deed of
Charlie Williams and Elsie Mae Williams, recorded in the RMC Office for
Greenville County in Deed Book 580 at page 65, on July 9, 1957. Mary Frances
G. Oliver received authority as Attorney-In-Fact from Lula Belle Gilliard,
pursuant to a General Power of Attorney, dated February 19, 1981, and signed
in the County of New York, State of New York, which is not recorded.

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TOGETHER with all appurtenances thereto and all the estate and rights of the Mortgagor in and to such property or
in any wise appertaining thereto; all buildings and other structures now or hereafter thereon erected or installed, and
all fixtures and articles of personal property now or hereafter attached to, or used in, or in the operation of, any such
land, buildings or structures which are necessary to the complete use and occupancy of such buildings or structures for
the purposes for which they were or are to be erected or installed, including, but not limited to, all heating, plumbing,
bathroom, lighting, cooking, laundry, ventilating, refrigerating, incinerating and air-conditioning equipment and
fixtures, and all replacements thereof and additions thereto, whether or not the same are or shall be attached to such
land, buildings or structures in any manner;

TOGETHER with any and all awards now or hereafter made for the taking of the property mortgaged hereby, or any
part thereof (including any easement), by the exercise of the power of eminent domain, including any award for
change of grade of any street or other roadway, which awards are hereby assigned to the Mortgagee and are deemed a
part of the property mortgaged hereby, and the Mortgagee is hereby authorized to collect and receive the proceeds of
such awards, to give proper receipts and acquittances therefor, and to apply the same toward the payment of indebted-
ness secured by this Mortgage, notwithstanding the fact that the amount owing thereon may not then be due and pay-
able; and the Mortgagor hereby agrees, upon request, to make, execute and deliver any and all assignments and other
instruments sufficient for the purpose of assigning each such award to the Mortgagee, free, clear and discharged of any
encumbrances of any kind or nature whatsoever; and

TOGETHER with all right, title and interest of the Mortgagor in and to the land lying in the streets and roads in front
of and adjoining the above described land (all the above described land, buildings, other structures, fixtures, articles
of personal property, awards and other rights and interests being hereinafter collectively called the "mortgaged
property").

TO HAVE AND TO HOLD the mortgaged property and every part thereof unto the Mortgagee, its successors and
assigns forever for the purposes and uses herein set forth.

AND the Mortgagor further covenants and agrees with the Mortgagee, as follows:

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