

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:

GR... FILED
CO. S. C.
MAY 15 3 04 PM '81
JOHN... WEAVER SLEY
R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

R. Wayne Joines and Judy T. Joines
Greenville, 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.

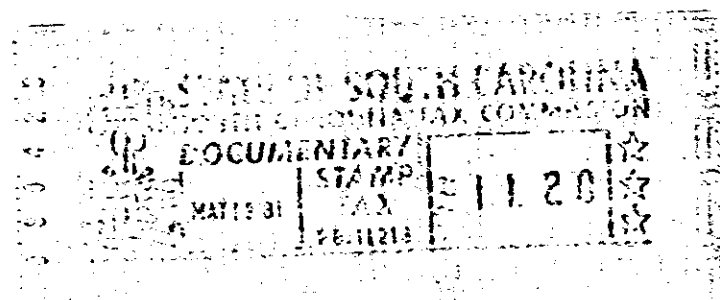
, a corporation
organized and existing under the laws of The United States
, hereinafter
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by
reference, in the principal sum of Twenty Seven Thousand Nine Hundred Fifty and No/100-----
Dollars (\$ 27,950.00 )

with interest from date at the rate of fifteen and one-half per centum ( 15.5---%)
per annum until paid, said principal and interest being payable at the office of First Federal Savings & Loan Association,
P. O. Drawer 408, 301 College Street in Greenville, South Carolina 29602
or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Sixty Four
and 75/100-----Dollars (\$ 364.75 )
commencing on the first day of July , 1981 , and on the first day of each month thereafter until the prin-
cipal 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, 2011.

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, bar-
gained, 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 Greenville
Township, City and County of Greenville, State of South Carolina, and being known and
designated as Lot 24 of the Property of Florence Hillhouse as shown on a plat made by
R. A. Moore on March 25, 1945 and recorded in the RMC Office for Greenville County in
Plat Book 0 at Page 116 and having according to a more recent plat prepared by Carolina
Surveying Company dated May 15, 1981 and recorded in the RMC Office for Greenville County
in Plat Book 20 at Page 90, metes and bounds as shown thereon.

This being the same property acquired by the Mortgagor, R. Wayne Joines, by deed of Frank
S. Leake, Jr. and James Leake, Jr. dated December 10, 1980 and recorded in the RMC Office
for Greenville County in Deed Book 1138 at Page 747 on December 10, 1980.



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 encum-
brances 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.

6C10
MAY 19 81
1055
4-0001