· Water Street

MORTGAGE

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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: 908h

CHARLES C. ANDERSON

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Greenville County, 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 SOUTH CAROLINA

organized and existing under the laws of the State of South Carolina , 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-six Thousand and no/100ths ------
Dollars (\$ 26,000.00),

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 Sayings and Loan Association of South Carolina, P. On Drawer 408, Greenville, S. C. 25632 or at such other place as the holder of the note may designate in writing, in monthly installments of Three Fundred Dollars (\$ 333.39 Thirty-nine and 30/100ths -----, 19 82, and on the first day of each month thereafter until the princommencing on the first day of March 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 ,2012 February

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, with all buildings and improvements, situate, lying and being on the western side of Cornelia Street (formerly known as Green Street), in Greenville County, South Carolina, being shown and designated as Lot No. 37 on a plat of ELIZABETH HEIGHTS, made by C. M. Furman, Jr., Engineer, dated April, 1925, recorded in the RMC Office for Greenville County, 3. C., in Plat Book F, page 298, and having according to said plat the following metes and bounds, to-wit:

BEGINNING on the western side of Cornelia Street at the common corners of Lots Nos. 36 and 37 and running thence with said side of Cornelia Street, N. 13-45 E., 60 feet to an iron pin; thence along the line of Lot No. 38, S. 76-15 W., 150 feet to an iron pin; thence along the line of Lot No. 42, S. 13-45 W., 60 feet to an iron pin; thence along the rear lines of Lots Nos. 34 and 36, N. 76-15 E., 150 feet to the point of beginning.

The above property is the same conveyed to the Mortgagor by deed of Bonnie G. Smith, et al, recorded December 23, 1981 in Deed Book 1159, page 950 and by deed of G & G Investments, a General Partnership, to be recorded simultaneously herewith.

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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.

Replaces Form FHA-2175M, which is Obsolete

HUD-92175M (1-79)