

SOUTH CAROLINA
 FHA FORM NO. 2175M
 (Rev. September 1976)

MORTGAGE

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

FILED
 GR: ... S. C.
 STATE OF SOUTH CAROLINA,
 COUNTY OF ... 3 04 PM '82

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JAMES T. MILLER, IV.

of
 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**

, a corporation organized and existing under the laws of 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 **Thirty-Two Thousand and no/100** Dollars (\$ 32,000.00), with interest from date at the rate of **Sixteen and one-half** per centum (16 1/2 %) 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 **Four hundred forty-three and 52/100** Dollars (\$ 443.52), commencing on the first day of **April**, 19 **82**, 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 2012**

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 tract of land in **Greenville County, State of South Carolina**, being shown on a plat entitled "Survey for James T. Miller, IV dated February 10, 1982 and prepared by W. R. Williams, Jr., P.E. and L.S." and, having according to said plat, the following metes and bounds, to-wit: BEGINNING at an old iron pin on the southern side of Perry Avenue 204.0 feet, more or less, from the intersection of Perry Avenue and Quenn Street, running thence from said old iron pin S. 23-30 W. 192.3 feet along property now or formerly of Robert D. and Jeanne S. Perkinson, to an iron pin along a 13' alley; thence turning and running along said alley, N. 66-30 W. 80 feet to an iron pin; thence turning and running along property now or formerly of Mary H. Barbare N. 23-30 E. 192.3 feet to an old iron pin along the southern side of Perry Avenue; thence running along Perry Avenue, S. 66-30 E. 80 feet to an old iron pin, the point of beginning.

This being the same property conveyed to the mortgagor herein by deed of Robert Lee Howard dated November 20, 1980 and record in the R. M. C. Office of Greenville County, South Carolina in Deed Volume 1137 at Page 606 on November 20, 1980.

Together with all and singular the rights, members, hereditaments, and any way incident or appertaining, and all of the rents, issues, and profits, 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 and interest on the indebtedness evidenced by the said note, at the times and in the manner therein 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.

STATE OF SOUTH CAROLINA
 SOUTH CAROLINA TAX COMMISSION
 DOCUMENTARY
 FEB 12 1982
 TAX STAMP
 12.80

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