

1573-732

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:

TO ALL WHOM THESE PRESENTS MAY CONCERN: SAMUEL A. JOHNSON and EVA E. JOHNSON

Taylor, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto The Bankers Life Company

, a corporation organized and existing under the laws of State of Iowa, 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 Sixty Thousand Eight Hundred and no/100 Dollars (\$ 60,800.00),

with interest from date at the rate of thirteen and one-half per centum (13.50 %) per annum until paid, said principal and interest being payable at the office of The Bankers Life Company in Des Moines, Iowa or at such other place as the holder of the note may designate in writing, in monthly installments of Six Hundred Ninety-Six and 77/100 Dollars (\$ 696.77), commencing on the first day of August 1, 1982, 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

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 tract of land situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot 54, as shown on plat entitled "Forest Acres, Section 2", recorded in the RMC Office of Greenville County in Plat Book 7X page 89 and more recently described on a survey done by Freeland and Associates dated June 2, 1982, and having the following metes and bounds, to wit:

BEGINNING at a point at the intersection of Indian Trail and the juncture of Lots 54 and 55 and running thence along Indian Trail N.22-59W 90 feet to an iron pin, thence running along line of Lot 53, N.67-01E 318.82 feet to an iron pin; thence along the line of Lot 61 S.8-50E 90.02 feet to an iron pin; thence along the line of Lot 55, S.66-30W 296.82 feet to an iron pin, the point of beginning.

The above described property is part of the same conveyed to the Grantor by Virginia B. Mann by deed dated September 17, 1980 and recorded in the RMC Office of Greenville County, South Carolina in Deed Book 1133 page 782.

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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.

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