

Post Office Box 11702
Charlotte, North Carolina 28209

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:

ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

KEITH D. McCULLOUGH and FRAN E. McCULLOUGH

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

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

, a corporation
organized and existing under the laws of the 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 TWENTY-TWO THOUSAND and no/100-----
Dollars (\$ 22,000.00),

with interest from date at the rate of Fifteen and one-half-----per centum (15 1/2 %)
per annum until paid, said principal and interest being payable at the office of Bankers Life Company
in Des Moines, Polk County, Iowa
or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Ninety-
Seven and 88/100-----Dollars (\$ 297.88 *UIC KDM*),
commencing on the first day of August, 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 July, 2002

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 lot of land situate, lying and being in the State of
South Carolina, County of Greenville, in Monaghan Mills Village, being shown and
designated as Lot No. 21, Section 3 on a plat entitled "Subdivision for Victor-Monaghan
Mills, Greenville, S.C.," prepared by Pickell & Pickell, Engineers, Greenville, S.C.,
on December 20, 1948, and recorded in the RMC Office for Greenville County, South
Carolina, in Plat Book S, Pages 179 through 181, inclusive, reference to which plat
is hereby craved for the metes and bounds thereof.

The above described property is the same property conveyed to the Mortgagors herein by
deed of J. T. (Bill) Stokes, et al, dated June 23, 1982, to be recorded herewith.

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
fighting 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.

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