

MORTGAGE

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

GR... FILED
NOV 22 1982
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
S. TANKERSLEY
R.H.C.

STATE OF SOUTH CAROLINA
DOCUMENTARY STAMP
\$ 24,000.00

TO ALL WHOM THESE PRESENTS MAY CONCERN:

CONSTANTINE S. CHRISTOPHILLIS & CATHERINE C. CHRISTOPHILLIS of 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 SOUTH CAROLINA, ITS SUCCESSORS AND ASSIGNS,

organized and existing under the laws of United States, a corporation 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-four Thousand and No/100----- Dollars (\$ 24,000.00-----),

with interest from date at the rate of Twelve-----per centum (-----12.0%) per annum until paid, said principal and interest being payable at the office of Mortgagee, 301 College Street, in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Eighty-eight and Four Cents-----Dollars (\$ 288.04-----), commencing on the first day of January, 1983, 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 December, 1997.

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 Mortgagor 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 improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the eastern side of North Main Street, and being known and designated as Lot 48 and Pt. Lot 49 on plat of property entitled "Property of Constantine S. Christophillis and Catherine C. Christophillis", prepared by Freeland and Associates on October 20, 1981, and recorded in the RMC Office for Greenville County in Plat Book 8-W at Page 35, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of North Main Street, 114.4 feet, more or less, from the intersection of North Main Street and Park Drive (formerly Griffin Avenue), and running thence along North Main Street N. 19-46 E., 86.55 feet to an iron pin; thence S. 69-04 E., 165.31 feet to an iron pin; thence S. 21-50 W., 86.55 feet to an iron pin; thence N. 69-04 W., 162.19 feet to an iron pin on North Main Street, the point of beginning.

THE above is the same property conveyed to the Mortgagors herein by deed of Southern Bank and Trust Company, as Trustee for the Estate of Grace A. Curdts. (See Greenville County Probate Apartment 1671 at File 1, Estate of Grace A. Curdts). Said deed, dated October 28, 1981, was recorded October 29, 1981, in the RMC Office for Greenville County in Deed Book 1157 at Page 475.

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 intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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