

MORTGAGE

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

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STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

RICHARD G. SHUMATE

Greenville, South Carolina

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
, hereinafter
organized and existing under the laws of The United States
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
Fifty Nine Thousand Nine Hundred Fifty and No/100 ----- Dollars (\$ 59,950.00),

with interest from date at the rate of twelve per centum (12.000 %)
per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan
Association of South Carolina, 300 College Street, P. O. Drawer 408, Greenville, SC 29602
or at such other place as the holder of the note may designate in writing, in monthly installments of
Six Hundred Thirty-one and 41/100 ----- Dollars (\$ 631.41),
commencing on the first day of March , 19 83 , 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 February, 2008

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 Mortgagor, 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, with the buildings and improvements thereon, in Greenville County, South Carolina, on the northern side of Melbourn Lane, being designated and shown as Lot No. 10 on plat of Wellington Green, recorded in Plat Book YY, at page 29 in the RMC Office for Greenville County, South Carolina, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Melbourn Lane, joint front corner of Lots 9 and 10, and running thence with the common line of said Lots N. 30-33 W. 163.22 feet to an iron pin; thence S. 59-37 E. 100 feet to an iron pin at the joint corner of Lots No. 10 and 11; thence with the common line of said Lots S. 30-37 W. 163.61 feet to an iron pin on the northern side of Melbourn Lane; thence along said Melbourn Lane N. 59-37 W. 100 feet to the point of beginning.

ALSO: ALL that certain piece, parcel or lot of land being near the southeastern intersection of Edwards Road and Rosemary Lane in Greenville County, South Carolina, shown as Tract "F" on a plat recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4A, at page 61, entitled "Property of Duke K. McCall & J. E. Iler, Trustees", and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin, the joint corner of Grantor's property and property, now or formerly, of J. Ed Iler and Duke K. McCall, Jr., Trustees, being the southeastern corner of said tract and running thence N. 30-37 E. 72.8 feet to a branch and running along said branch in a north-westerly direction (the traverse lines of which are as follows: N. 58-36 W. 35.3 feet to a point; N. 38-11 W. 69.6 feet to a point at said branch); thence S. 30-33 W. 99.3 feet to an iron pin at the joint corner of the property of Grantor and property, now or formerly, of
Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident (CONT.)
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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