

**MORTGAGE**FILED  
GREENVILLE CO. S. C.

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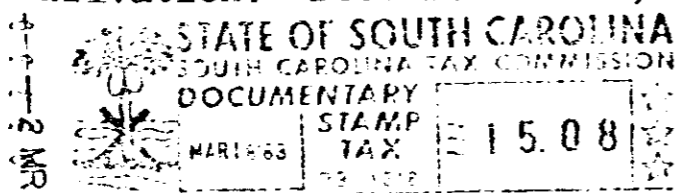
DONNIE S. TANNER SLEY  
R.M.C.This form is used in connection  
with mortgages insured under the  
one- to four-family provisions of  
the National Housing Act.STATE OF SOUTH CAROLINA, }  
COUNTY OF GREENVILLE } ss:

800-1598 FAX-382

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DAVID L. PONDER AND TERESA C. PONDER, 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 THIRTY-SEVEN THOUSAND SEVEN HUNDRED AND NO/100-----  
----- Dollars (\$ 37,700.00 ).with interest from date at the rate of TWELVE per centum ( 12 % )  
per annum until paid, said principal and interest being payable at the office of BANKERS LIFE COMPANY  
DES MOINES, POLK COUNTY in IOWA  
or at such other place as the holder of the note may designate in writing, in monthly installments of THREE HUNDRED  
EIGHTY-SEVEN AND 93/100----- Dollars (\$ 387.93 ),  
commencing on the first day of MAY, 19 83, and on the first day of each month thereafter until the prin-  
cipal 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 APRIL, 2013.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, bar-  
gained, 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, and the improvements  
thereon, situate, lying and being in the County of Greenville, State  
of South Carolina, and being known and designated as Lot 4 on a plat  
of property of T. Walter Brashier recorded in Plat Book 4-X at Page 43,  
R.M.C. Office, Greenville County, South Carolina, and having, according  
to said plat, the following metes and bounds, to-wit:BEGINNING at a point on the northeasterly side of Williams Street at  
the joint front corner of Lots 4 and 5 and running thence with said  
street S30-42 W. 90 feet to a point; thence running N. 65-48 W. 310.4  
feet to a point; thence running N. 24-05 E. 100 feet to a point; thence  
running S. 63-55 E. 321 feet to the point of beginning.Derivation: Deed Book 1167, Page 553 - J. Michael Blackstone and  
Sarah T. Blackstone 5/26/82Together 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 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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