

JUN 16 9 22 AM '83

## MORTGAGE

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

DONNIE S. WATKINS

STATE OF SOUTH CAROLINA, }  
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

GARY R. SMITH and GWENDOLYN C. SMITH  
of  
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF SOUTH CAROLINA, a corporation  
organized and existing under the laws of THE UNITED STATES, 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-five Thousand and 00/100----- Dollars (\$65,000.00----- ),

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 & LOAN ASSOCIATION  
OF SOUTH CAROLINA, P. O. DRAWER 408 in GREENVILLE, SOUTH CAROLINA 29602  
or at such other place as the holder of the note may designate in writing, in monthly installments of  
Six Hundred Sixty-eight and 60/100----- Dollars (\$668.60----- ),  
commencing on the first day of August, 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 July, 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 piece, parcel, or lot of land situate, lying, and being on the north-  
eastern side of Dronfield Court near the City of Greenville, County of Greenville,  
State of South Carolina and known and designated as Lot No. 88 of a subdivision  
known as Buxton, Sheet 2, plat of which is recorded in the R.M.C. Office for  
Greenville County in Plat Book 4N at Page 3, and according to said plat has the  
following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Dronfield Court at the  
joint corner of Lots 87 and 88 and running thence with the joint line of Lots 87, 88  
and 86, N. 32-12 E. 239.7 feet to an iron pin; running thence S. 57-04 E. 188.9 feet  
to an iron pin at the joint rear corner of Lots Nos. 88 and 89; running thence with  
the joint line of said lots S. 62-09 W. 247 feet to an iron pin on the northeastern  
side of Dronfield Court; running thence with the curve of said Court, the chord of  
which is N. 43-27 W. 18.8 feet to an iron pin; thence N. 88-18 W. 55 feet to an iron  
pin, point of BEGINNING.

THE within conveyance is subject to restrictions, utility easements, rights-of-  
way, zoning regulations, and other matters as may appear of record, on the recorded  
plats, or on the premises.

THIS being the same property conveyed to the Mortgagors herein by deed of  
Thomas L. Smith and Barbara B. Smith dated June 15, 1983, and recorded in the R.M.C.  
Office for Greenville County in Deed Book 1190 at Page 332 on June 16, 1983.

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 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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