--- 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

STATE OF SOUTH CAROLINA, GREENVILLE

SS:

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TO ALL WHOM THESE PRESENTS TO ALL WHOM THE RESENTS TO ALL WHOM THE RE

of , hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto BANKERS LIFE COMPANY

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, with all improvements thereon, situate, lying and being in the Town of Simpsonville, Austin Township, Greenville County, South Carolina, being shown as Lot No. 142, on plat of Section II of WESTWOOD Subdivision prepared by Piedmont Engineers, Architects, dated September 16, 1970, and recorded in the RNC Office for Greenville County in Plat Book 4-F at pages 44 and 45, and having, according to a more recent survey entitled "Property of Melvin S. Stauffer and Lynda A. Stauffer, dated July 11, 1983, prepared by R. L. Bruce, R.L.S., the following metes and bounds, to-wit:

BEGINNING at an old iron pin on the northern side of Anglewood Drive, joint front corner of Lots 141 and 142 and running thence along the joint line of lots 141 and 142 N. 32-10 W. 150.0 feet to an old iron pin; thence N. 57-50 E. 90.0 feet to an old iron pin, the joint line of Lots 142 and 143 S. 32-10 E. 150.0 feet to an old iron pin on the northern side of Anglewood Drive, joint front corner of Lots 142 and 143, running thence along the northern side of Anglewood Drive S. 57-50 W. 90.0 feet to an 30 old iom pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Peter L. and Janet P. Dixon June 7, 1982, recorded in the RMC Office for Greenville County, South Carolina June 8, 1982 in Deed Volume 1168 at page 237.

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

HUD 92175M (1-79)