

# MORTGAGE

GREENVILLE

This instrument is subject to the provisions of the National Housing Act.

STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN: We, **FORREST KEITH SUMMER and THERESA FAYE SUMMER**

**Greenville, South Carolina**, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto **BANKERS MORTGAGE CORPORATION**

, a corporation organized and existing under the laws of **The State of South Carolina**, 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 FIVE THOUSAND, FIVE HUNDRED and No/100** Dollars (\$ **25,500.00** ).

with interest from date at the rate of **Thirteen and one-half** per centum ( **13.5** %) per annum until paid, said principal and interest being payable at the office of **Bankers Mortgage Corporation** Post Office Drawer F-20 in **Florence, South Carolina 29503** or at such other place as the holder of the note may designate in writing, in monthly installments of **TWO HUNDRED NINETY TWO and 23/100** Dollars (\$ **292.23** ) commencing on the first day of **October**, 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 **September, 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, 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, situate, lying and being in the State of South Carolina, County of Greenville, in Greenville Township, being known and designated as Lot No. 3, O'Neal Avenue (also known as Morgan Street), in a subdivision known as City View, as shown on a plat recorded in the RMC Office for Greenville County in Plat Book C at Page 112, and being further shown on a more recent plat made by Freeland & Associates, dated August 17, 1983, entitled "Property of Forrest Keith Summer and Theresa Faye Summer," recorded in Greenville County Plat Book 9-Y at Page 97, and having, according to said latter plat, the following metes and bounds, to-wit:**

**BEGINNING at an iron pin on the southern side of Morgan Street, joint front corner of Lots Nos. 3 and 4, and running thence along the common line of said lots, S. 1-26 W. 169.8 feet to an iron pin; thence turning and running along the common line with Lot No. 9, S. 82-16 W. 67.7 feet to an iron pin, joint rear corner of Lots Nos. 2 and 3; thence running along the common line of said lots, N. 2-16 E. 169.5 feet to an iron pin on the southern side of Morgan Street; thence along the southern side of Morgan Street, N. 81-44 E. 65.3 feet to an iron pin, the point of beginning.**

**This is the same property conveyed to the mortgagors herein by deed of J. Roger Ellis and Regina H. Ellis, dated August 18, 1983, and recorded herewith.**

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 Mortgagee 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. Prorogage is reserved to pay the debt in whole or in an amount equal to the amount of any payments on the principal that are next due on the note, on the first day of any month prior to the date of the next due date of any other payment on the indebtedness, to the extent such prorogage is given at least thirty days before the next payment.

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