MORTGAGE

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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

TO ALL WHOM THESE PRESENTS MAY CONCERN:

PETER T. TKACIK

of

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

ALLIANCE MORTGAGE 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 scaling 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 situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 27 and Part Lot 28 on plat of Augusta Court, recorded in the RMC Office for Greenville County in Plat Book F, Page 124 and also as shown on a more recent survey prepared by Freeland & Associates, dated November 29, 1983, entitled "Property of Peter T. Tkacik", recorded in the RMC Office for Greenville County in Plat Book ## Page ## , and having, according to the more recent survey, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northwestern side of Augusta Court, Joint front corner of Part Lot 28 and remaining Part Lot 28 and running thence with the common line, N 39-33 W 175.0 feet to an iron pin; thence turning and running along property of E. W. Carpenter, N 55-30 E 90.0 feet to an iron pin; thence turning and running along the common line of Lot 27 and Lot 26, S 39-33 E 175.0 feet to an iron pin; thence turning and running along the northwestern side of Augusta Court, S 55-30 W 90.0 feet to an iron pin, the point of beginning.

Being the same property conveyed to the mortgagor herein by deed of Daniel D. Ritchie and Patricia L. T. Ritchie, to be recorded of even date 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 serred of the premises hereinahove 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 Mortgagoe further covenants to warrant and forever defend all and singular the premises unto the Mortgagee.

forever, from and squaret 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 dobt in whole, or in an inform equal to one or more monthly payments on the principal that are next due on the note, on the first day of my month prior to initiarity, 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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