

MORTGAGE

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

FILED GREENVILLE CO. S. C.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

10 45 1984 DUNNIE B. WILKINSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, W. Randy Patrick, also known as William R. Patrick, and Sharon S. Patrick

of Highway 414, Bates Cross Road, Marietta, S.C., hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association of South Carolina

, a corporation organized and existing under the laws of 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 Thirty-eight Thousand Four Hundred Six and no/100 ----- Dollars (\$ 38,406.00),

with interest from date at the rate of Twelve and one-half per centum (12.500 %) per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association of S. C., P. O. Drawer 408, in Greenville, S. C. 29602 or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Nine and 89/100 ----- Dollars (\$ 409.89), commencing on the first day of March, 19 84, 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 February, 2014.

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 tract of land situate, lying and being in the State of South Carolina, County of Greenville, being known as Tract 4 and a portion of Tract 5 of the property of T. Walter Brashier, recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book 7-A, at Page 46, and being more particularly described according to plat prepared by Jones Engineering Service dated November 7, 1983 and recorded in Plat Book 10E, at Page 57 in the office of the R.M.C. for Greenville County, S.C. as having the following measurements and boundaries, to-wit:

BEGINNING at a point in the approximate center line of S.C. Highway No. 414 at the common front corner of the herein described tract and Tract No. 3; thence running along the common line of the herein described tract and Tract No. 3 North 18-12 West 738.87 feet to a point; thence running along the common line of the herein described tract and property now or formerly of Hawkins North 76-57 East 142.8 feet to a point; thence running along the common line of the herein described tract and property now or formerly of Blair South 48-50 East 621.08 feet to a point; thence running along the common line of the herein described tract and the southern portion of Tract No. 5 South 72-36 West 213.24 feet to a point; thence continuing South 33-26 East 200 feet to the approximate center line of S.C. Highway No. 414; thence running along the approximate center line of said highway South 63-53 West 99.96 feet to a point; thence continuing South 75-17 West 199.3 feet to the point of BEGINNING.

The above property is subject to any and all easements and/or rights of way for roads, utilities, drainage, etc. as may appear of record and/or on the premises and to any covenants, restrictions or zoning ordinances affecting such property as appear of record.

Tract No. 4 contained in the above description was conveyed to William R. Patrick by deed of David E. Addison, Jr. and Patricia E. Addison dated August 12, 1980 and recorded in Deed Book 1131, at Page 182 in the R.M.C. Office for Greenville County, S.C. The portion of Tract No. 5 contained in the above description was conveyed to W. Randy Patrick and Sharon S. Patrick by Doyle E. Bramlett by deed dated November 21, 1981 and recorded in Deed Book 1158, at Page 671 in the R.M.C. Office for Greenville County, S.C.

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 and 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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