

# MORTGAGE

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

FILED  
ss: GREENVILLE, S.C.

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

DONNIE W. MERSLEY  
Neighborhood Development, a Partnership

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

WHEREAS, the Mortgagor is well and truly indebted unto The Palmetto Bank

, a corporation  
organized and existing under the laws 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 Three Thousand One Hundred Ninety and 00/100  
Dollars (\$ 23,190.00 ),

with interest from date at the rate of Twelve and one-half per centum ( 12-1/2 %) per annum until paid, said principal and interest being payable at the office of The Palmetto Bank  
470 Haywood Road in Greenville, South Carolina  
or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred  
Sixty Three and 47/100ths Dollars (\$ 263.47 ),  
commencing on the first day of May , 19 84, 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 April 1, 2004

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 State of South Carolina:

ALL that certain lot of land, lying and being in the State of South Carolina, County of Greenville, and being more particularly described as Lot No. 63, Section 6, as shown on plat entitled "Subdivision for Dunean Mills, Greenville, S.C.", made by Pickell and Pickell, Engineers, Greenville, S.C. on June 7, 1948, revised June 15, 1948 and August 7, 1948, and recorded in the RMC Office for Greenville County in Plat Book S, at pages 173-177 inclusive. According to said plat the within described lot is also known as No. 8 Badger Street, and fronts thereon 52 feet.

This is the identical property conveyed to the Mortgagor herein by ded from Horace B. Beck and Mamie E. Beck of even date to be recorded herewith in the RMC Office for Greenville County.

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE  
RECORDS AND CLERK  
STAMP  
TAX \$ 08.28

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 hereinaabove 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.

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