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.
MAY 7 12 57 PM '84
DONNIE S. TANKERSLEY
R.M.C.

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE } ss:

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Ned A. Foster of
Greenville, South Carolina, 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 The 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 Twenty One Thousand Eight Hundred Ninety One and No/100---------- Dollars ($ 21,891.00), with interest from date at the rate of Thirteen per centum (13.00 %) per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association of South Carolina, 301 College Street, P.O. Drawer 408, Greenville, S. C. 29602 or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Forty Two and 16/100---------- Dollars ($ 242.16), commencing on the first day of June, 1984, 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 May, 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 piece, parcel or lot of land, with the improvements thereon, situate, lying and being in or near the City of Greenville, Greenville County, South Carolina, and being more particularly described as Lot 18 Section A, as shown on a plat entitled "A Subdivision for Woodside Hills, Greenville, S. C.", made by Pickell & Pickell, Engineers, Greenville, S. C., January 14, 1950, and recorded in the RMC Office for Greenville County in Plat Book W at Page 115. According to said plat the within described lot is also known as No. 15 East Fifth Street (Avenue) and fronts thereon 72 feet.

This being the same property acquired by the Mortgagor by deed of James W. Skelton dated January 31, 1984 and recorded in the RMC Office for Greenville County in Deed Book 1205 at Page 518 on February 1, 1984.

STATE OF SOUTH CAROLINA
S. CAROLINA TAX COMMISSION
DOCUMENTARY STAMP TAX
MAY-2-84 $08.76

THE RIDER ("RIDER") ATTACHED HERETO AND EXECUTED OF EVEN DATE HEREWITH IS INCORPORATED HEREIN AND THE COVENANTS AND AGREEMENTS [illegible] HEREIN AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS MORTGAGE AS IF THE RIDER WERE A PART OF THIS MORTGAGE.

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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