Mortgage



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

STATE OF SOUTH CAROLINA. GREENVILLE **COUNTY OF**

TO ALL WHOM THESE PRESENTS MAY CONCERN:

E. EARL CRAVENS, JR., AND BETTY LYNN CRAVENS CREENVILLE, SOUTH CAROLINA

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

WHEREAS, the Mortgagor is well and truly indebted unto

SOUTH CAROLINA NATIONAL BANK

a corporation

organized and existing under the laws of THE UNITED STATES OF AMERICA , 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 NINETEEN THOUSAND NINE HUNDRED PIFTY AND NO/100

), with interest from date at the rate ----- Dollars (\$ 19,950.00 %) per annum until paid, said principal per centum (13.50 of THIRTEEN AND ONE-HALF and interest being payable at the office of SOUTH CAROLINA NATIONAL BANK, 101 Greystone Boulevard, in Columbia, S. C. 29226 or at such other place as the holder of the note may designate in writing, in monthly installments of TWO HUNDRED TWENTY-EIGHT AND 51/100----, 19 84, and on the first day of each month thereafter until commencing on the first day of OCTOBER 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, 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, it 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 County of Greenville, State of South Carolina and being shown and designated as Lot 22 on a Plat of Abney Kills recorded in Plat Book "QQ" at Pages, 56 and 57, R.M.C. Office, Greenville County, South Carolina and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Dorsey Boulevard at the joint front corner of Lots 22 and 21 and running thence with said Boulevard S. 40-20 W. 142 feet to a point; thence running N. 16-52 W. 185 feet to a point; thence running N. 51-39 E. 56.7 feet to a point; thence running S. 44-07 E. 145.2 feet to the point of beginning.

Derivation: Deed Book 1219, Page 479 - Hazel Mann, et. al 8/

STATE OF SOUTH CAROLINA DOCUMENTARY STAMP TAX E 0 6.00

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 features 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 self, 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 therein 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 majurity, 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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