

STATE OF SOUTH CAROLINA  
COUNTY OF Greenville

FILED  
GREENVILLE CO. S. MORTGAGE  
Dec 17 9 36 AM '84  
DORRIS S. TARRERSLEY  
R.M.C.

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

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TO ALL WHOM THESE PRESENTS MAY CONCERN: Sri Prakash Gupta and Tulsi B. Gupta

*SPJ*  
Greenville, South Carolina *TBG* of hereinafter called the Mortgagor, send(s) greetings:

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

*SPJ*  
organized and existing under the laws of the United States *TBG*, a corporation 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 three hundred fifty-four and no/100ths Dollars (\$ 38,354.00).

with interest from date at the rate of thirteen per centum (-----13 %) per annum until paid, said principal and interest being payable at the office of First Federal Savings & Loan Association of S.C., Post Office Box 408 in Greenville, South Carolina 29602 or at such other place as the holder of the note may designate in writing, in monthly installments of Four hundred twenty-four and 27/100ths Dollars (\$424.27), commencing on the first day of February, 19 85, 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 January, 2015

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 lot of land in the State of South Carolina, County of Greenville, Town of Simpsonville, being shown and designated as Lot Number 64 on plat of BELLINGHAM Section IV, prepared by Piedmont Engineers, Architects & Planners, dated May 14, 1976, and recorded in Plat Book 5P at Page 48 in the RMC Office for Greenville County and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Beaverdell Court at the joint front corners of Lots 64 and 65 and running thence along side Beaverdell Court N. 86-05 E. 11.95 feet to an iron pin; thence continuing along Beaverdell Court N. 79-53 E. 33.9 feet to an iron pin; thence S. 64-50 E. 33.8 feet to an iron pin the joint front corner of Lots 63 and 64; thence running along the common line of said lots S. 17-39 E. 122.5 feet to an old iron pin at the rear corner of Lots 63, 64 and 72; thence running along the line of Lot 72 S. 80-15 W. 59 feet to an iron pin; thence running S. 83-55 W. 49.6 feet to an iron pin at the joint rear corner of Lots 64, 65 and 71; thence along the common line of Lot 64 and 65 N. 2-17 W. 140 feet to an iron pin on the southern side of Beaverdell Court, the point of beginning.

THE RIDER ("RIDER") ATTACHED HERETO AND EXECUTED OF EVEN DATE HEREWITH IS INCORPORATED HEREIN AND THE COVENANTS AND AGREEMENTS OF THE RIDER SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS MORTGAGE, DEED OF TRUST OF DEED TO SECURE DEBT AS IF THE RIDER WERE A PART HEREOF.

This being the same property conveyed to the Mortgagors by deed of even date to be recorded 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 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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RECORDED

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