

**FIRST FEDERAL MORTGAGE**  
GREENVILLE  
JAN 2 1 21 PM '85  
DONNIE S. JANKERSLEY  
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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STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Jere M. Wagner and Joy F. Wagner, 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

organized and existing under the laws of ~~SOUTH CAROLINA~~ United States, 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 Twenty nine thousand four hundred seventy two and no/100----- Dollars (\$ 29,472.00-----).

with interest from date at the rate of twelve and .500-----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 South Carolina in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Fourteen and 54/100-----Dollars (\$ 314.54-----), commencing on the first day of February 1, 1985, 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 Mortgagor, its successors and assigns, the following-described real estate situated in the County of Greenville State of South Carolina:

All that certain piece, parcel and lot of land, situate, lying and being in Greenville County, South Carolina on the northern side of Pleasantridge Avenue and being known and designated as Lot No. 25 as shown on a plat of Pleasant Valley prepared by Dalton and Neeves Surveyors, dated April, 1946 and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book E at page 92 and being resurveyed by Freeman and Associates, Surveyors by survey dated October 19, 1982 said later plat being of record in the R.M.C. Office for Greenville County, South Carolina in Plat Book 9-I at page 40 with reference to said later plat being hereby craved for the metes and bounds description of said lot.

The above described property is the same acquired by Mortgagor by deed from Samuel R. Pierce, Jr., Secretary of Housing and Urban Development, Of Washington, D.C. recorded December 17, 1984 in the R.M.C. Office for Greenville County, South Carolina in Deed Volume 1228 at page 985.

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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.

STATE OF SOUTH CAROLINA  
SOUTH CAROLINA TAX COMMISSION  
DOCUMENTARY STAMP TAX  
JAN 2 85  
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R3 11218

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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