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LEATHERWOOD, WALKER, TODD & MANN

SOUTH CAROLINA
FHA FORM NO. 2175m
(Rev. March 1971)

STATE OF SOUTH LAROLING
COUNTY OF GREENVILLE

GREENVILLE

SSS:

COUNTY OF GREENVILLE

COUNTY OF COUNTY OF

TO ALL WHOM THESE PRESENTS MAY CONCERN: Charlotte B. Smith

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

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto C. Douglas Wilson & Co.,

, a corporation organized and existing under the laws of , hereinafter South Carolina 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 Eighteen Thousand Five Hundred and ---- Dollars (\$ 18,500.00), with interest from date at the rate No/100thsper centum (%) per annum until paid, said principal seven and interest being pavable at the office of C. Douglas Wilson & Co., in Greenville, S. C.

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 certain piece, parcel or lot of land located in the County of Greenville, State of South Carolina and being shown and designated as Lot 106 according to a plat entitled "Oakview", said plat being recorded in the RMC Office for Greenville County in Plat Book 71 at Page 166 and having, according to a more recent plat by Marvin L. Borum and Associates the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Cotswold Terrace and running thence N. 00-10 W. 196.3 feet; thence N. 89-59 E. 75 feet; thence S. 00-10 E. 196.3 feet to an iron pin on the northern side of Cotswold Terrace; thence with the northern side of Cotswold Terrace; thence with the northern side of Cotswold Terrace, S. 89-59 W. 75 feet to an iron pin, the point of beginning.

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

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 Mortgagoe 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 maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment; and, provided, further, that in the event the debt is paid in full prior to maturity and