



# MORTGAGE

1324-431 706

This form is used in connection with mortgages insured under the new FHA-lending provisions of the National Housing Act.

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DICKIE W. SMITH AND MARTHA W. SMITH  
Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

## FEDERAL NATIONAL MORTGAGE ASSOCIATION

, 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 in-  
corporated herein by reference, in the principal sum of Eleven Thousand One Hundred and  
No/100-----Dollars (\$ 11,100.00 ), with interest from date at the rate  
of nine and one-half per centum ( 9½ %) per annum until paid, said principal  
and interest being payable at the office of C. W. Haynes and Company, Incorporated  
in Columbia, South Carolina  
or at such other place as the holder of the note may designate in writing, in monthly installments of Ninety-three  
and 35/100-----Dollars (\$ 93.35 ),  
commencing on the first day of December, 1974, 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 November, 2004.

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 Mort-  
gagor 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, situate, lying and being on  
the northeast side of Mauldin Street near the City of Greenville,  
County of Greenville, State of South Carolina, being known and designated  
as Lot 6 of Block H of the Property of Furman Investment Company as  
shown on a plat prepared by C. M. Furman, Jr., Engineer, dated July,  
1923, and recorded in the RMC Office for Greenville County, South Carolina,  
in Plat Book F, at Pages 159 and 160, and having according to said  
plat and a more recent plat prepared by R. E. Dalton dated December 20,  
1939, "Vardy Heights," the following metes and bounds, to-wit:  
Beginning at an iron pine on the northeast side of Mauldin Street, 90  
feet northwest of the intersection of Patton Street and Mauldin Street,  
& the joint front corner of Lots 4 and 6, and running thence with the  
northeast side of Mauldin Street N. 37-40 W. 50 feet to an iron pin at  
the joint front corner of Lots 6 and 8, thence with the line of Lot 8  
N. 52-20 E. 157.57 feet to an iron pin at the joint corner of Lots 6, 7,  
8 and 9, thence with the rear line of Lot 7 S. 38-15 E. 50.03 feet to  
an iron pin at the joint corner of Lots 4, 5, 6, and 7, thence with the  
line of Lot 4 S. 52-20 W. 157.97 feet to the point of beginning.

Being the same property heretofore conveyed to the mortgagor by Deed from  
the Secretary of Housing and Urban Development dated September 20, 1974,  
to be recorded simultaneously with this mortgage.  
This mortgage is executed for the purpose of securing the purchase price  
of the above described property.

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 ab-  
solute, 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 for-  
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-  
sons 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.