

SOUTH CAROLINA
MHA FORM NO. 2175M
Rev. September 1972

MORTGAGE

THIS INSTRUMENT IS SUBJECT TO THE
RECORDING ACTS OF THE STATE OF
SOUTH CAROLINA.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: **ALLIE MAE McDOWELL and JULIA V. McDOWELL**

Greenville, S. C. of hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto **Carolina National Mortgage Investment Company**

a corporation organized and existing under the laws of **South Carolina** 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 **Fifteen Thousand, Five Hundred and no/100** Dollars (\$ **15,500.00**), with interest from date at the rate of **Nine** per centum (**9** %) per annum until paid, said principal and interest being payable at the office of **Carolina National Mortgage Investment Company** in **Charleston, S. C.**

or at such other place as the holder of the note may designate in writing, in monthly installments of **One Hundred, Twenty Four and 78/100** Dollars (\$ **124.78**), commencing on the first day of **March**, 1975, 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 **February, 2005**.

NOT, 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, together with the buildings and improvements thereon situate, lying and being in the City of Greenville, County and State aforesaid on the southeast side of Hardale Lane and being shown as all of Lot 13 on plat of subdivision known as "Copeland Dale" as shown on plat thereof prepared by Jones & Southerland, Engineers, June, 1959, recorded in the RMC Office for Greenville County in Plat Book Q at Page 89 and having according to a recent survey entitled "Property of Allie Mae McDowell and Julia V. McDowell" prepared by Jones Engineering Service, January 7, 1975 the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeast side of Hardale Lane, which point is 266 feet southwest of Greenacre Road, constituting the joint front corner of Lots 14 and 13; thence along the southeast side of Hardale Lane a curving course (the chord which is S. 55-04 W.) 37.8 feet to an iron pin; thence continuing along said side of said Hardale Lane a curving course (the chord of which is S. 43-36 W.) 13.2 feet to an iron pin; thence still with the southeast side of Hardale Lane along a curving course (the chord of which is S. 25-16 W.) 47.4 feet to an iron pin at the joint front corner of Lots 13 and 12; thence with the joint line of said lots S. 46-54 E. 119.5 feet to an iron pin; thence N. 28-27 E. 13 feet to an iron pin; thence N. 54-21 E. 37.3 feet to an iron pin; thence with the joint lines of Lots 14 and 13 N. 27-36 W. 137 feet to 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 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 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.

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