

FILED
GREENVILLE CO. S.C.

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DORRIS S. TANKERSLEY
R.M.C.

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MORTGAGE

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

STATE OF SOUTH CAROLINA, }
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

FREDONIA OWENS of
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

THE LOMAS & NETTLETON COMPANY

, a corporation
organized and existing under the laws of _____, 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 FIFTEEN THOUSAND NINE HUNDRED AND NO/100 ---
-----Dollars (\$ 15,900.00), with interest from date at the rate
of NINE AND ONE-HALF per centum (9 1/2 %) per annum until paid, said principal
and interest being payable at the office of THE LOMAS & NETTLETON COMPANY, P.O. Box 964
in Virginia Beach, VA. 23451

or at such other place as the holder of the note may designate in writing, in monthly installments of
ONE HUNDRED THIRTY THREE AND 72/100 ----- Dollars (\$ 133.72),
commencing on the first day of September, 19 78, 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 August, 2008.

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 certain tract or parcel of land, situate lying and being in the City of
Greenville, County of Greenville, State of South Carolina situate on the North side
of Pacific Avenue being shown as all of Lot No. 345 and the Western half of Lot No.
344 of Pleasant Valley as made by Dalton & Neves and recorded in the RMC Office for
Greenville County, S.C. in Plat Book EE at Page 5 and having, according to a plat
prepared by Carolina Surveying Co. for Harold L. Lomax and Deborah F. Lomax dated
January 28, 1976, the following metes and bounds, to wit:

BEGINNING at an iron pin on Pacific Avenue at the joint front corner of Lots 345
and 346 and running thence, N. 0-08 W., 160 feet to an iron pin at the joint rear
corner of Lots 345 and 346, running thence N. 89-52 E., 90 feet to an iron pin,
running thence with the right-of-way of Pacific Avenue, S. 89-52 W., 90 feet to an
iron pin, the point of beginning.

This is the same property conveyed to the mortgagor by Deed of Secretary of Housing
and Urban Development recorded July 18, 1978 in Deed Book 1083 at Page 369,
RMC Office for Greenville County.

STAMP
TAX = 06.36

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.

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