Charlotte, N. C.

MORTGAGE

This form is used in connection with mortgages insured under the the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL THOM THESE PRESENTS MAY CONCERN: JAMES E. HORVATH AND CYNTHIA M. HORVATH

SIMPSONVILLE, SOUTH CAROLINA

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

WHEREAS, the Mortgagor is well and truly indebted unto

shall be due and payable on the first day of SEPTEMBER, 2009

BANKERS LIFE COMPANY .a corporation . hereinafter organized and existing under the laws of THE STATE OF IOWA 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 EIGHT HUNDRED FIFTY AND NO/100----- Dollars (\$ 29,850.00), with interest from date at the rate %) per annum until paid, said principal per centum (10 of TEN (10) and interest being payable at the office of BANKERS LIFE COMPANY, DES MOINES, POLK COUNTY, in TOWA or at such other place as the holder of the note may designate in writing, in menthly installments of TWO HUNDRED SIXTY-TWO AND 08/100------Dollars (\$ 262.08 commencing on the first day of OCTOBER . 19 79, and on the first day of each month thereafter until

NOT, KNOT 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**

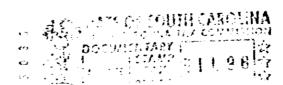
the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid,

State of South Carolina:

ALL that piece, parcel or lot of land with all improvements thereon or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 25 on a plat of Bellingham prepared by Piedmont Engineers and Architects and recorded in Plat Book 4-N at page 22, in the RMC Office for Greenville County, South Carolina and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly edge of Abbotsford Drive, joint front corner of Lots 25 and 26 and running thence along the line of Lot No. 26 N. 82-48 W. 150 feet to an iron pin; thence N. 7-12 E. 80 feet to an iron pin; thence along the line of Lot No. 24 S. 82-48 E. 150 feet to an iron pin on the eastern edge of Abbotsford Drive; thence along said Drive S. 7-12 W. 80 feet to the point of beginning.

Derivation: Deed Book 1/08, Page 57 - Charles M. Masters 8/2/79



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 reats, 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 (39) days prior to prepayment.

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