

V  
GREENVILLE  
CO. S. C.  
SEP 13 4 31 PM '79  
DONNIE TANKERSLEY  
STATE OF SOUTH CAROLINA }  
COUNTY OF Greenville } ss:

# MORTGAGE

1190 518  
This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

TO ALL WHOM THESE PRESENTS MAY CONCERN: John L. Ferguson and Sandra L. Ferguson,  
Greenville County, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Engel Mortgage Company, Inc., a corporation organized and existing under the laws of the State of Delaware, 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 Eleven Thousand Five Hundred Fifty and 00/100 ----- Dollars (\$ 11,550.00 ).

with interest from date at the rate of ten ----- per centum ( 10 % ) per annum until paid, said principal and interest being payable at the office of Engel Mortgage Company, Inc. P. O. Box 847 in Birmingham, Alabama or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred One and 41/100 ----- Dollars (\$ 101.41 ), commencing on the first day of November, 19 79, 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 October, 2009

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 with all buildings and improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the western side of Air Base Drive, (formerly Old Augusta Road) and being known and designated as Lot No. 3 as shown on plat of Air Base Highlands, recorded in the Greenville County R.M.C. Office in Plat Book Z at Page 195, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Air Base Drive (formerly Old Augusta Road), at the joint front corner of Lots 2 and 3 and running thence along the common line of said lots, N. 89-15 W. 110 feet to an iron pin at the joint rear corner of Lots 2 and 3; thence N. 0-51 W. 50 feet to an iron pin on the southern side of Ace Avenue; thence along Ace Avenue, S. 89-15 E. 110 feet to an iron pin at the intersection of Ace Avenue and Air Base Drive; thence along the western side of Air Base Drive, S. 0 -51 E. 50 feet to the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from Kenneth L. Clayton recorded in the Greenville County R.M.C. Office on September 13, 1979.

Engel Mortgage Company, Inc.  
P. O. Box 847  
Birmingham, Alabama 35201

STATE OF SOUTH CAROLINA  
DEED RECORDING TAX COLLECTOR  
DOCUMENTARY  
1979 SEP 13 11 51 AM

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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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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