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This term is used in connection with nortgages insured under the one- to four-tainly provisions of the National Housing Act.

WITH DEFERRED INTEREST AND INCREASING MONTHLY
INSTALLMENTS

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

 $\frac{1}{2}$ 

3. PH 181

TO ALL WHOM THESE PRESENTS MAY CONCERN: Lisa Ames, Marsh

Simpsonville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

Bankers Life Company

DEFERRAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO \$39,956.78.

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, bar-

gained, 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 State of South Carolina:

All that piece, parcel or lot of land together with all buildings and improvements thereon situate, lying and being on the easterly side of Yellow Wood Court in the Town of Simpsonville, Greenville County, South Carolina, being known and designated as Lot No. 637 as shown on plat entitled "Sheet No. 1 of 2, Westwood, Sec. VI," made by Piedmont Engineers, Architects and Planners dated November 18, 1974 and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4X at page 100, and having the metes and bounds shown thereon.

The above property is the same conveyed to the mortgagor by deed of Larry C. Ross and Cindy W. Ross dated of even date herewith and to be recorded herewith in the RMC Office for Greenville County.

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.

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete

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TENNING I