## **MORTGAGE**

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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:

I, Patricia H. Howell SCHA of Greenville, South Carolina , hereinafter called the Mortgagor, send(s) greetings:

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WHEREAS, the Mortgagor is well and truly indebted unto Bankers Life Company

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, situate, lying and being in the State of South Carolina, County of Greenville, on the eastern side of Hillside Drive, being shown and designated as Lot No. 29, on a plat of Hillside Heights, made by R. E. Dalton, dated September, 1921, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book F, at Page 100, and having according to said plat the following metes and bounds, to-wit:

Beginning at a stake on the East side of Hillside Drive at corner of Lot No. 30 and running thence with line of Lot, S. 72-44 E. 151.3 feet to a stake; thence N. 17-16 E. 60 feet to a stake at corner of Lot No. 28; thence with the line of said lot N. 72-44 W. 151.3 feet to a stake on Hillside Drive, S. 17-16 W. 60 feet to the beginning corner.

This being the same lot of land conveyed to Patricia H. Howell by Jeffrey R. Wooster and Patricia J. Wooster by deed dated May 1, 1981, and recorded in the RMC Office for Greenville County in Deed Book 1147 at Page 30/.

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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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