BOOK 1566 PAGE 357

MORTGAGE

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

WITH ADDENDUM FOR REPAYMENT OF SECTION 235 ASSISTANCE

FHA # 461-181904-555
BMC # 66033-1

STATE OF SOUTH CAROLINA,
COUNTY OF Greenville

FILED
MAR 24 10 07 AM '82
DONNIE S. TANKERSLEY
R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN: WE, MERLIN E. MONROE and ROBIN P. MONROE

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

WHEREAS, the Mortgagor is well and truly indebted unto the Secretary of Housing and Urban Development of Washington, DC

, hereinafter called the Mortgagee, in the principal sum of ONE HUNDRED THIRTEEN THOUSAND ONE HUNDRED FORTY-FOUR and no/100 ---------- Dollars ($ 113,144.00 ----------), but not to exceed an amount computed under the terms of a Note executed by said Mortgagor, with interest, if any, according to the terms of the Note.

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 piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, known and designated as Lot No. 47 shown on a plat of the subdivision of RIVERWOODS, Section III, recorded in the RMC Office for Greenville County in plat book 6-H page 100.

This is the same lot conveyed to mortgagors by Westminster Company, Inc. by deed of even date herewith, to be recorded.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY STAMP TAX
MAR 22 82
$45.28

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.

CTC --- 1 MR24 82 465
5.00 CT
4326 RV.2