## **MORTGAGE**

This firm is used in connection with mingages insured under the mer, to four-family provisions, of the Nati nal Housing Act.

STATE OF SOUTH CARULISAY COUNTY OF GREENVII

TO ALL WHOM THESE PRESENTS MAY CONCERN:

To Oak is

South Carolina

Jane W. Famula

hereinaster called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto of South Carolina

First Federal Savings & Loan Association

, a corporation , hereinafter

organized and existing under the laws of The United States called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by Twenty six thousand six hundred and No/100 pollars (\$\frac{1}{2}6.600.00 reference, in the principal sum of

%) per centum ( with interest from date at the rate of Twelve per annum until paid, said principal and interest being payable at the office of First Federal Savings & Loan in 301 College Street, P.O. Drawer 408 Association of South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Two hundred Dollars (\$ seventy-three and 61/100

, 19 83, and on the first day of each month thereafter until the princommencing on the first day of February cipal 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 January, 2013

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 improvements thereon situate, lying and being on the northern side of Pleasant Ridge Avenue in the City and County of Greenville, State of South Carolina, and being shown and designated as Lot 26 on a plat of Pleasant Valley, Section 1, made by Dalton & Neves, surveyors, dated April 1946 and recorded in the RMC Office for Greenville County in Plat Book P at Page 93, reference being had to said plat for a more complete metes and bounds description.

The above described property is the same acquired by the mortgagor by deed from Frank L. Whitlock dated October 13, 1982 and recorded in the RMC Office for Greenville County on October 14, 1982 in Deed Book 1175 at Page 718 and also by deed from Samuel Pierce as secretary of Housing & Urban Development by deed dated September 24, 1982 and recorded in the RMC Office for Greenville County on October 7, 1982 in Deed Book 1175 at Page 315.

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)