MORTGAGE

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE \$ 58

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BMC #734241 FHA Case No. 461-187366-203b

TO ALL WHOM THESE PRESENTS MAY CONCERN: HOWARD W. COVINGTON, JR.

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

Bankers Mortgage Corporation

organized and existing under the laws of South Carolina , 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 FIFTY-SEVEN THOUSAND THREE HUNDRED FIFTY and 00/100---
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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 (S3) 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 unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as UNIT 1 D as shown on plat of "wenwood towns, phase I, section I and II," prepared by Heaner Engineering Co., Inc. recorded in the RMC Office for Greenville County on November 9, 1981 in plat book 8-P page 47, reference to which is hereby craved.

THIS is the same property conveyed to the mortgagor by Westminster Company, Inc. by deed dated December 28, 1981, recorded December 30, 1981 in deed volume 1160 at page 205 of the RMC Office for Greenville County, S.C.



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)