

MORTGAGE

This instrument is subject to collection with mortgages insured under the plan of the National Housing Act.

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

GREENVILLE  
2003

TO ALL WHOM THESE PRESENTS MAY CONCERN: CLIFFORD A. DEMERITT AND SUSAN K. DEMERITT

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

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

a corporation organized and existing under the laws of the State of Iowa, 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 **Thirty-six Thousand Five Hundred and no/100--- Dollars (\$36,500.00)**,

with interest from date at the rate of **eleven** per centum (**11** %) per annum until paid, said principal and interest being payable at the office of **Bankers Life Company** in **Des Moines, Polk County, Iowa** or at such other place as the holder of the note may designate in writing, in monthly installments of **Four Hundred Fifteen and 01/100** Dollars (\$415.01) commencing on the first day of **August**, 19 **83**, and on the first day of each month thereafter until the principal 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 **July, 1998**.

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 with all buildings and improvements thereon, situate, lying and being on the northern side of Yellow Wood Drive in the Town of Simpsonville, Greenville County, South Carolina being known and designated as a portion of lot 779 and a portion of lot 780 as shown on a plat entitled WESTWOOD, SECTION VI, SHEET 1 OF 2 made by Piedmont Engineers, Architects and Planners dated November 18, 1974, recorded in Plat Book 4-X at Page 100 and having according to a more recent survey thereof entitled PROPERTY OF CLIFFORD A. DeMERITT AND SUSAN K. DeMERITT made by Freeland and Associates dated June 29, 1983, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 9-V at Page 24, the following metes and bounds, to-wit:**

**BEGINNING at an iron pin on the northern side of Yellow Wood Drive Drive at the original joint front corner of lots nos. 779 and 780 and running thence along a new line through lot 780, N. 11-47 W. 145.77 feet to an iron pin; thence S. 72-00 E. 50.0 feet to an iron pin at the original joint rear corner of lots nos. 779 and 780; thence S. 72-00 E. 165.00 feet to an iron pin; thence along the line through lot 779, S. 71-53 W. 97.53 feet to an iron pin; thence continuing S. 33-10 W. 86.8 feet to an iron pin on the northern side of Yellow Wood Drive; thence along the curve of the northern side of Yellow Wood Drive, the chords of which are N. 37-23 W. 20.0 feet to an iron pin and N. 62-31 W. 25.0 feet to an iron pin, the point of beginning.**

**The above property is the same property conveyed to the mortgagors by deed of Linda S. Gallien to be recorded herewith.**

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 who may lawfully claim the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal and interest on the indebtedness evidenced by the said note, at the times and in the manner herein provided. Precedence is reserved to pay the debt in whole, or in final 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 payment.

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