SOUTH CAROLINA
FHA FORM NO. 2175M
(Rev. September 1972)

MORTEAGE

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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

DONNIE S. TANKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

NORMAN W. DUKES and SANDRA F. DUKES

of

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto LINCOLN HOME MORTGAGE COMPANY, INC.

, a corporation , hereinafter organized and existing under the laws of the State of South Carolina 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 SEVENTEEN THOUSAND NINE HUNDRED), with interest from date at the rate and no/100------Dollars (\$ 17.900.00 %) per annum until paid, said principal of Eight and one-half----per centum (8 1/2 and interest being payable at the office of Lincoln Home Mortgage Company, Inc., Post in Greenville, South Carolina 29603 Office Box 10007, F. S. or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Thirty Seven and 65/100----- Dollars (\$ 137.65 , 19 76, and on the first day of each month thereafter until commencing on the first day of August 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 2006.

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, together with buildings and improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, in Grove Township, West of Highway 20, leading from Piedmont to Greenville and containing 0.5 acres, more or less, and having the following metes and bounds according to a Plat entitled "Property of Norman W. Dukes and Sandra F. Dukes", prepared by J. Don Lee, CE and Land Surveyor, dated May 29, 1976, to-wit:

BEGINNING at an iron pin in an existing drive-way and running thence S. 82-17 W. 181.2 feet to an iron pin; thence N. 32-10 W. 100 feet to an iron pin; thence N. 57-50 E. 165 feet to an iron pin; thence S. 32-10 E. 175 feet to the point of beginning.



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 and interest on the indebtedness evidenced by the said note, at the times and in the manner therein 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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