



This instrument is subject to
certain provisions of the
new Federal Housing Act of
the National Housing Act.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Richard (nmi) Lake and Lucia Johnson Lake
Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto
C. W. Haynes and Company, Incorporated

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 in-
corporated herein by reference, in the principal sum of **Thirteen Thousand Eight Hundred Fifty**
and no/100-----Dollars (\$ **13,850.00**), with interest from date at the rate
of **eight and one-half** per centum (**8 1/2** %) per annum until paid, said principal
and interest being payable at the office of **C. W. Haynes and Company, Incorporated**
in **Columbia, South Carolina**

or at such other place as the holder of the note may designate in writing, in monthly installments of
One Hundred Six and 51/100-----Dollars (\$ **106.51**),
commencing on the first day of **July** , 1976 , 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 **June 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 Mort-
gagor 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 the improvements
and buildings thereon, lying and being on the southwesterly side of
Crosby Circle, near the City of Greenville, S. C., and being known
and designated as Lot No. 208, as shown on plat of Paramount Park as
recorded in the RMC Office for Greenville County, S. C., in Plat Book
W. Page 57. Said property is subject to sewer right of way granted by
Kizzie S. Combs and William D. Combs to Gantt Sewer, Police and Fire
District, dated February 6, 1971, and recorded in said RMC Office in
Deed Book 910, Page 627, said easement being 190 feet in length.

This is a purchase money mortgage given for the purpose of securing
the unpaid portion of the purchase price of the above described
property.



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 ab-
solute, 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 for-
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-
sons 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 repayment.