

P. O. Box 10007
Greenville, S. C.
29603

BOOK 1381 PAGE 496

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

MORTGAGE
FILED
GREENVILLE CO. S. C.

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 } ss:

OCT 27 4 11 PM '75
DONNIE S. TANKERSLEY
R.H.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN

Havelyn L.

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

WHEREAS, the Mortgagor is well and truly indebted unto Lincoln Home Mortgage Company, Inc.

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organized and existing under the laws of State 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 TWENTY-THREE THOUSAND AND NO/100 Dollars (\$ 23,000.00), with interest from date at the rate of eight & one-half per centum (8 1/2 %) per annum until paid, said principal and interest being payable at the office of Lincoln Home Mortgage Company, Inc. in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of ONE HUNDRED SEVENTY-SIX AND 87/100 Dollars (\$ 176.87), commencing on the first day of December, 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 November, 2006.

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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 (\$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 situate, lying and being in the State of South Carolina, County of Greenville, City of Greenville, located at the northwestern intersection of Croft and Whitehall Streets, being known and designated as a greater portion of Lot No. 6, Section B, of Stone Land Co. property as shown on plat thereof recorded in the RMC Office for Greenville County, S. C., in Plat Book A, at page 336, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the intersection of Croft Street and White hall Street and running thence with western side of Whitehall Street, N. 1-41 E. 135 feet; running thence with Blumer lot, N. 85-39 W. 70 feet to Lot No. 4; running thence with Lot No. 4, S. 1-41 W. 135 feet to the northern side of Croft Street; thence running with Croft Street, S. 85-39 E. 70 feet to the beginning corner.

This is the identical property conveyed to the mortgagors herein by Deed of Sallie Ballenger DeYoung dated November 14, 1975 and recorded in the RMC Office for Greenville County in Deed Book 1027 at page 399, November 17, 1975.

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 al. 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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