SOUTH CAROLINA
FHA FORM NO. 2175M
(Rev. September 1976)

GRMORTGAGE

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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

LEANIE S. TANNERSLEY R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN: Ora Bell Smith

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

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

a corporation organized and existing under the laws of Georgia , 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 Eighteen Thousand Nine Hundred and), with interest from date at the rate per centum (8 3) per annum until paid, said principal and interest being payable at the office of Lincoln Home Mortgage Company, P. O. Box 10007, F. S. in Greenville, S. C. or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Thirty Eight and 73/100----- Dollars (\$ 138.73 commencing on the first day of , 1977, and on the first day of each month thereafter until June 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 May, 2007

NOT, KNOT 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 with improvements thereon, situate, lying and being in the Town of Fountain Inn, County of Greenville, State of South Carolina and being known and designated as Lot No. 10, Block B, on a plat of Friendship Heights Subdivision, prepared by W. N. Willis, dated May 30, 1960 and recorded in Plat Book RR at Page 159 in the R.M.C. Office for Greenville County, South Carolina and having according to said plat the following boundaries and measurements:

BOUNDED on the north by Lot No. 9, said boundary measuring a distance of 150 feet; on the east by Hellams Street Extension, said boundary measuring a distance of 80 feet; on the south by Lot 11, said boundary measuring a distance of 215.8 feet; and on the northwest by Lot 7 and a portion of Lot 6, said boundary measuring a total distance of 103.7 feet.

The above described property is the same acquired by the Mortgagor by deed from Statewide Investors recorded in the R.M.C. Office for Greenville County, South Carolina on May _3_, 1977.

Lincoln Home Mortgage Company P. O. Box 10007, F. S. Greenville, S. C. 29603

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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