

MORTGAGE

FILED
GREENVILLE S.C.

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

461-189906

STATE OF SOUTH CAROLINA,
COUNTY OF Greenville } ss:

MAY 3 3 49 PM '83

DONNIE S. WILKESLEY
R.M.C.

BOOK 1605 PAGE 111

TO ALL WHOM THESE PRESENTS MAY CONCERN: That we, JERRY W. HENRY and
PHYLLIS S. HENRY

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

WHEREAS, the Mortgagor is well and truly indebted unto

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF SOUTH CAROLINA

organized and existing under the laws of the United States, a corporation 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 TWO THOUSAND FOUR HUNDRED FIFTY AND NO/100 Dollars (\$ 22,450.00).

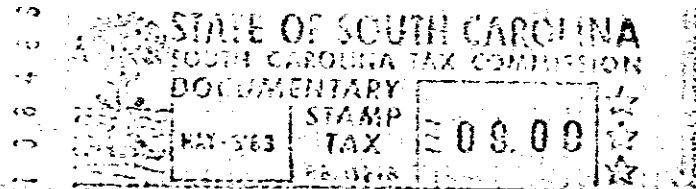
with interest from date at the rate of Twelve per centum (12.00 %) per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association of SC, P. O. Drawer 408n Greenville, S. C. 29602 or at such other place as the holder of the note may designate in writing, in monthly installments of TWO HUNDRED THIRTY AND 92/100----- Dollars (\$ 230.92), commencing on the first day of July, 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 June, 2013

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 situate, lying and ebing near the City of Greenville, in the County of Greenville, State of South Carolina being known and designated as Lot No. 28, North Acers, as per plat thereon recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book "EE", pages 12 and 13, and having, according to a more recent survey prepared by Freeland and Associates, dated April 25, 1983, entitled "Property of Jerry W. Henry and Phyllis S. Henry", the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southerly side of Neal Circle, joint front corner of Lots 27 and 28 and running thence S. 10-50 E. 100 feet to an iron pin; thence N. 79-10 E. 80 feet to an iron pin; thence N. 10-50 W. 100 feet to an iron pin on the Southerly side of Neal Circle, joint front corner of Lots 28 and 29; thence along the Southerly side of Neal Circle S. 79-10 W. 80 feet to an iron pin, the point of BEGINNING.

THIS is the same property conveyed to the Mortgagors herein by Deed of Jerry D. Rollins and Peggy C. Rollins, dated May 2, 1983 and recorded simultaneously 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 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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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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