MORTGAGE

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 GREENVI HORAGE TO ALL WHOM THESE PRESENTS MAY CONCERN:

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FHA Case No. 461-184837

H. SAMUEL STILWELL Greenville, South Carolina , hereinaster called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIA-TION OF SOUTH CAROLINA, 301 College Street, P. O. Drawer 408, Greenville, s.c., 29602 , a corporation

, hereinafter the United States called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by organized and existing under the laws of reference, in the principal sum of Twenty-Three Thousand One Hundred Fifty and No/100----Dollars (\$ 23, 150.00

with interest from date at the rate of Twe Ive---- per centum (12.000 per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan in Greenville, South Carolina Association of South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Thirty-Eight and 12/100----- Dollars (\$238.12 , 19 83, and on the first day of each month thereafter until the princommencing on the first day of July cipal 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 lot of land in Gantt Township, Greenville County, S.C., situate on the southern side of Pleasant Ridge Avenue, within the limits of the City of Greenville, being shown and designated as Lot No. 104 on plat of PLEASANT VALLEY prepared by Dalton & Neves in April, 1946, and revised through February, 1950, which plat is recorded in the RMC Office for Greenville County, S.C., in Plat Book P at Page 88, and having such metes and bounds as shown thereon.

This being the same property conveyed to H. Samuel Stilwell and Richard W. Locke by deed of Charles Vernon Watson, as Executor of the Estate of the late W. T. (William Thomas) Watson dated October 5, 1978, and recorded October 18, 1978, in the RMC Office for Greenville County, S.C., in Deed Book 1090 at Page 164. The said Richard W. Locke conveyed his one-half interest in said property to the Mortgagor by deed executed and recorded Opf even date herewith.

Gogether 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 Senting 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 an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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