

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 GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: STEVEN M. HEATH AND JULIA C. HEATH

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

WHEREAS, the Mortgagor is well and truly indebted unto BANKERS LIFE COMPANY  
Des Moines, Polk County, Iowa

organized and existing under the laws of THE STATE OF IOWA, a corporation  
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 FIFTY TWO THOUSAND TWO HUNDRED FIFTY AND NO/100-----, hereinafter  
----- Dollars (\$ 52,250.00 ).

with interest from date at the rate of TWELVE ----- per centum ( 12 ----- %)  
per annum until paid, said principal and interest being payable at the office of Bankers Life Company

in  
or at such other place as the holder of the note may designate in writing, in monthly installments of FIVE HUNDRED THIRTY  
SEVEN AND 65/100----- Dollars (\$ 537.65 ),  
commencing on the first day of August, 1983, and on the first day of each month thereafter until the prin-  
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 July, 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, bar-  
gained, 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 all improvements thereon,  
or hereafter constructed thereon, situate, lying and being in the City and  
County of Greenville, State of South Carolina, and being known and designated  
as Lot No. 101 on Plat of Vista Hills, recorded in the RMC Office for Green-  
ville County in Plat Book P at page 149, and also shown on a more recent  
survey entitled "Property of Steven M. Heath and Julia C. Heath" prepared  
by Freeland and Associates, on July 1, 1983, and having, according to the  
most recent survey, the following metes and bounds, to wit:

Beginning at an iron pin on the northwesterly side of Ashford Avenue (which  
iron pin is 285.4 feet, more or less, from the intersection of Wellington  
Ave. and Ashford Avenue) and running thence with the joint line of Lots No.  
101 and 102, N. 70-28 W., 163.0 feet to an iron pin in an asphalt alley;  
thence N. 18-32 E., 75 feet to an iron pin at the joint rear corner of Lots  
No. 101 and 100; thence with the joint line of said lots, S. 70-28 E., 164.3  
feet to an iron pin on Ashford Avenue; thence along Ashford Avenue, S. 19-32  
W., 75.0 feet to an iron pin, the point of beginning.

DERIVATION: Deed of Ernest C. Vernon, Jr. and Elizabeth T. Vernon, dated  
July 1, 1983 and recorded of even date 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 encum-  
brances 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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