



MORTGAGE

BOOK 1616 PAGE 134

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

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Charlton W. Winchester, III of
Piedmont, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Samuel R. Pierce, Jr., Secretary of

Housing and Urban Development, a corporation

organized and existing under the laws of the United States, 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-four Thousand Four Hundred and no/100-----Dollars (\$ 24,400.00).

with interest from date at the rate of eight per centum (8 %) per annum until paid, said principal and interest being payable at the office of the Department of Housing and Urban Development in Atlanta, Georgia or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Seventy-nine and 04/100-----Dollars (\$ 179.04),

commencing on the first day of September, 1983, 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 August 1990. (83 monthly installments of principal and interest of \$179.04 and a final lump sum payment of \$22,743.37 due August 1, 1990.)

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 Mortgagor 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 on the west side of Citadel Street, in the County of Greenville, State of South Carolina, being known and designated as Lot 9, on plat of Kenmore Terrace, made by Campbell and Clarkson, on June 24, 1971, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-N, Page 21, and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at a point on the west side of Citadel Street at the joint front corner of Lots 9 and 10 W., 150 feet to a point; thence N. 0-50 E., 100 feet to a point; thence along the common line of Lots 8 and 9 S., 89-10 E., 150 feet to a point; thence along the west side of Citadel Street, S. 0-50 W., 100 feet to the point of beginning.

This being the identical property heretofore conveyed to the mortgagor herein by deed of Samuel R. Pierce, Jr., Secretary of Housing and Urban Development, dated July 13, 1983, to be recorded simultaneously with this Mortgage.

This is a purchase money mortgage executed for the purpose of securing the unpaid portion of the purchase price of the above described property.

Mortgagee's Mailing Address: 1835-45 Assembly Street
Columbia, South Carolina 29201

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 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.