SOUTH CAROLINA FHA FORM NO 2175M Rev. September 1972

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Leroy and Dorothy Foster

 \mathbf{of}

Greenville, S. C.

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto South Carolina National Bank

organized and existing under the laws of South Carolina , 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 Seven Thousand Six Hundred

Fifty and NO/100 ----- Dollars (\$ 27,650.00), with interest from date at the rate of eight per centum (8 per centum (8 per annum until paid, said principal and interest being payable at the office of South Carolina National Bank

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 certain piece, parcel and lot of land with improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina on the northwestern side of Whir Court and being known and designated as Lot No. 20 according to a plat of Whipporwill Hills, Section 2, prepared by R. B. Bruce, Surveyor, dated April, 1972 and recorded in the R.M.C. Office for Greenville County in Plat Book 4R at Page 39, reference to said plat which has the following metes and bounds, to-wit:

BEGINNING at a point on the western side of Whir Court at the joint front corner of Lots 19 and 20 and thence with the common line of said lots S. 86-58 W. 156.3 feet to a point at the joint rear corner of Lots 15, 16, 19 and 20; thence with the joint line of Lots 15 and 20, N. 1-22 E. 150 feet to a point; thence S. 88-39 E. 200 feet to a point; thence S. 0-33 E. 82.6 feet to a point on the northern side of Whir Court at the joint front corner of Lots 20 and 21; thence with the curve of Whir Court, the chord of which is S. 65-10 W. 38.8 feet to a point on the western side of Whir Court, the chord of which is S. 18-55 W. 40.2 feet to the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from A. J. Prince Builders, Inc. recorded March L., 1977.

South Carolina National Bank

P. O. Box 168, Columbia, S. C. 29202

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

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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