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SOUTH CAROLINA FHA FORM NO. 2175V (Rev. September 1976) MORTGAGE

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Bruce David Elletson and Jacqueline L. Elletson

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Aiken-Speir, Inc.

, a corporation organized and existing under the laws of the State 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 Nine Thousand Seven Hundred and No/100-----Dollars (\$ 9,700.00), with interest from date at the rate eight and one-half----per centum (8-1/2 ੋਂ) per annum until paid, said principal and interest being payable at the office of Aiken-Speir, Inc., 265 West Cheves Street Florence, South Carolina 29501 in or at such other place as the holder of the note may designate in writing, in monthly installments of Eighty-, 19 77, and on the first day of each month thereafter until commencing on the first day of November 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 October 1997.

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 in the County of Greenville, State of South Carolina, situate, lying and being at the southeastern corner of the intersection of Blue Ridge Drive and Belmont Avenue (now known as Assembly Street) and being shown and designated as a part of Lot No. 41 on a plat of Perry Property-Sans Souci recorded in the RMC Office for Greenville County in Plat Book O at Page 45 and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin at the southeastern corner of the intersection of Blue Ridge Drive and Assembly Street (formerly Belmont Avenue) and running thence with the southern side of Blue Ridge Drive, N.88-08 E. 75 feet to an iron pin; thence S.05-50 E. 123 feet to an iron pin; thence S.87-45 W. 75 feet to an iron pin on the eastern side of Assembly Street; thence with said Street, N.05-50 W. 123 feet to the point of beginning.

This is the same property as that conveyed to the Mortgagors herein by deed from Dillard A. Traynham, Executor of the Estate of Joe Pelham Traynham, Jr., recorded in the RMC Office for Greenville County on September 23, 1977.

The mailing address of the Mortgagee herein is P. O. Drawer 391, Florence, S. C. 29501.

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 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 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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