

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

FILED
GREENVILLE, S.C.
JUN 7 1 32 PM '84
DONNIE S. WALKERSLEY
R.H.C.

VOL 1666 PAGE 776

TO ALL WHOM THESE PRESENTS MAY CONCERN: John David Cox

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

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association of South Carolina

, a corporation 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 Two Thousand Six Hundred Three and no/100 Dollars (\$ 22,603.00),

with interest from date at the rate of Fourteen per centum (14.000 %) per annum until paid, said principal and interest being payable at the office of First Federal Savings & Loan Association of South Carolina 301 College Ave. in Greenville, South Carolina 29602 P.O. Drawer 408 or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Sixty Seven and 82/100 Dollars (\$ 267.82), commencing on the first day of August, 1984, 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 July, 2014

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 or lot of land, with improvements thereon, situate, lying and being in Monaghan Mills Village, Greenville, S.C., and being known and designated as Lot 78, Section 1, as shown on a plat entitled "A Subdivision for Victor-Monaghan Mills, Greenville, South Carolina", made by Pickell and Pickell, Engineers, Greenville, South Carolina, dated December 20, 1948 and recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book S, at Pages 179-181, inclusive, and according to a more recent plat prepared by Robert R. Spearman, Surveyor, dated May 23, 1984 and recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book 10-R, at Page 75, being more particularly described as having the following metes and bounds, to-wit:

BEGINNING at a point on the East side of Frost Street, the common front corner of the herein described lot and Lot 77; thence running along the common line of said lots South 83-21 East 88.9 feet to a point on a fifteen (15') foot alley; thence running with the West side of said alley South 06-39 West 75 feet to a point; thence running along with the common line of the herein described lot and Lot 79 North 83-21 West 88.9 feet to a point on the East side of Frost Street; thence running along the East side of Frost Street North 06-39 East 75 feet to the point of BEGINNING. The above described

(OVER)

THE RIDER (NOT BEING ATTACHED HERETO AND EXECUTED BY THE MORTGAGEE) IS HEREBY INCORPORATED INTO THESE PRESENTS TO SECURE THE PAYMENT OF THE DEBT HEREON.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY STAMP TAX
JUN-784
09.08
FB 1121B

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.