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MORTGAGE

1440 459

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: STEVE A. HOWARD AND DIANNE HOWARD

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

WHEREAS, the Mortgagor is well and truly indebted unto The Lomas & Nettleton Company

, a corporation
organized and existing under the laws of the State of Connecticut, hereinafter
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-
corporated herein by reference, in the principal sum of Fourteen Thousand and No/100

Dollars (\$ 14,000.00), with interest from date at the rate
of nine and one-half per centum (9½ %) per annum until paid, said principal
and interest being payable at the office of The Lomas & Nettleton Company, Post Office Box 964
in Virginia Beach, Virginia 23451

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred
Seventeen and 74/100 Dollars (\$ 117.74),
commencing on the first day of October, 19 78, 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 September, 2008.

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 Mort-
gagor 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, together with all buildings and improvements,
situate, lying, and being on the southeastern side of Durham Street, near the City
of Greenville, Greenville County, South Carolina, being shown and designated as Lot
No. 14, on a plat of the "Resubdivision of Central Realty Corporation," made by
Pickell & Pickell, Engineers, dated June 20, 1946, recorded in the RMC Office for
Greenville County, South Carolina, in Plat Book "B", at Page 199, reference to
which is hereby craved for the metes and bounds thereof.

The within is the identical property heretofore conveyed to the mortgagors by deed of
Patricia Roberts Harris, Secretary of Housing and Urban Development, of Washington, D. C.,
dated 26 July 1978, to be recorded herewith.

MORTGAGEE'S MAILING ADDRESS: P. O. Box 964, Virginia Beach, Virginia 23451.

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 ab-
solute, 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 for-
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-
sons 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.