

Post Office Box 168
Columbia, South Carolina 29202

BOOK 1450 PAGE 598

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

GREENVILLE CO. S. C. MORTGAGE

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

WITH DEFERRED INTEREST AND INCREASING MONTHLY INSTALLMENTS

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: Andrea B. Riley and Carol W. Riley

Greenville, South Carolina, 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 The State of South Carolina, a corporation 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 Thirty Three Thousand Two Hundred and NO/100 Dollars (\$33,200.00), with interest from date at the rate of nine and one-half per centum (9 1/2 %) per annum until paid, said principal and interest being payable at the office of South Carolina National Bank, in Columbia, South Carolina, or at such other place as the holder of the note may designate in writing, in monthly installments of ACCORDING TO THE SCHEDULE ATTACHED TO SAID NOTE Dollars (\$), commencing on the first day of January, 19 79, 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 ** December, 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 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: at the intersection of Vicksburg Drive and Dirwiddle Drive, being shown and designated as Lot No. 18, on plat of Section 4, Richmond Hills, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book "JJJ", at Page 81, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwesterly side of Vicksburg Drive at its intersection with Dirwiddle Drive and running thence with Vicksburg Drive, S. 64-10 E. 105.0 feet to an iron pin at joint front corner of Lots Nos. 18 and 19; thence with common line of said lots, S. 29-15 W. 150.0 feet to an iron pin in line of Lot No. 31, joint rear corner of Lots Nos. 18 and 19; thence with line of Lots Nos. 18 and 31, N. 64-10 W. 130.0 feet to an iron pin on the westerly side of Dirwiddle Drive; thence with said Drive, N. 29-15 E. 125.0 feet to point in intersection of said Drive with Vicksburg Drive; thence with curvature of intersection of Dirwiddle Drive and Vicksburg Drive, the chord of which is N. 72-23 E. 36.7 feet to the point of BEGINNING."

This being the identical property conveyed to the Mortgagors by Deed of Betty S. Taylor dated November 17, 1978, and recorded in the R.M.C. Office for Greenville County herewith in Deed Book 1092, at Page 223.

** DEFERRAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO \$34,844.08

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 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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