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STATE OF SOUTH CARBLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, JOEL L. HENDERSON and JANET H. HENDERSON

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto THE SOUTH CAROLINA NATIONAL BANK

organized and existing under the laws of The United States of America , 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 FIVE THOUSAND, SIX HUNDRED and No/100----
Dollars (\$ 35,600.00),

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 City of Simpsonville, Greenville County, South Carolina, on the western edge of Willowtree Drive, being shown and designated as Lot No. 390 on a plat entitled "Section No. 4-WESTWOOD", dated June 7, 1972, by Piedmont Engineers & Architects, and recorded in Greenville County Plat Book 4-R at Page 30, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the western side of Willowtree Drive, at the joint front corner with Lot 389, and running thence with the joint line with said lot, S. 87-33 W. 140 feet to an iron pin; thence running N. 2-27 W. 86 feet to a point at the joint rear corner with Lot 391; thence with the common line with said lot, N. 87-33 E. 140 feet to a point on the western edge of Willowtree Drive; thence with the western edge of Willowtree Drive, S. 2-27 E. 86 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of William E. Longhurst and Betty M. Longhurst, dated October 12, 1979, and recorded simultaneously herewith.

TO PROMENTARY TO 1 4.24

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 Mortgagoe 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 an 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.

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete

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