This feet is used in connection with portgages insured under the once to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

P. O. Box 168

TO ALL WHOM THESE PRESENTS MAY CONCERN:

C. Ellen Childers

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto The South Carolina National Bank

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, a corporation 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 Seventeen Thousand Four Hundred Fifty and no/100----- Dollars (\$ 17,450.00 ), with interest from date at the rate

eight per centum ( %) per annum until paid, said principal and interest being payable at the office of The South Carolina National Bank, in Columbia, South Carolina 29202

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Twenty Eight and 08/100------Dollars (\$\frac{12}{2}\$) commencing on the first day of December , 1979 , 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 November, 2009

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 down 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 in Greenville County, State of South Carolina, being known and designated as Lot No. 10, Section I, CHICK SPRINGS, as shown by plat thereof recorded in the RMC Office for Greenville County in Plat Book PPP at Page 17, and having according to said plat, the following metes and bounds, towit:

BEGINNING at an iron pin on the Southerly side of Circle Drive (formerly Hill Street) at the joint front corner of lots 9 and 10, and running with the joint line of said lots, S. 37-54 E., 100.1 feet to an iron pin; thence S. 64-10 W., 50 feet to an iron pin; thence S. 52-37 W., 13 feet to an iron pin at the joint rear corner of Lots 10 and 11; thence with the joint line of said lots, N. 37-23 W., 90 feet to an iron pin on the South side of Circle Drive; thence with the South side of Circle Drive, N. 52-37 E., 61 feet to the beginning corner.

This property is conveyed subject to easements, rights-of-way and restrictions of record.

This is the same property conveyed to mortgagor by deed dated October 18, 1979 from Carol Bradham and recorded in the R.M.C. Office for Greenville County in Deed Book 1113 at Page 5/7

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 HOLD, all and singular the said premises unto the Mortgagce, 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.

FHA-2175M (1-78)

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