MORTGAGE

This form is used in connection with nortgages insured under the one- to four-family provisions of

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公司等等等的政策

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the National Housing Act.

TO ALL WHOM THESE PRESENTS MAY CONCERN: WE, ALBERT DOGAN and MARCELLA McKINNEY DOGAN

GREENVILLE COUNTY, SOUTH CAROLINA

COUNTY OF GREENVILLE

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

WHEREAS, the Mortgagor is well and truly indebted unto

ENGEL MORTGAGE COMPANY, INC. P.O. Box 847 BIRMINGHAM, ALABAMA 35201

, a corporation THE STATE OF DELAWARE , hereinafter organized and existing under the laws of 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 SEVEN HUNDRED FIFTY AND NO/100

EIGHT per centum (with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of ENGEL MORTGAGE COMPANY, INC. in BIRMINGHAM, ALABAMA

or at such other place as the holder of the note may designate in writing, in monthly installments of TWO HUNDRED FORTY-SEVEN and 65/100 ----- Dollars (\$247.65 commencing on the first day of JANUARY , 19 80, 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 DECEMBER, 2009 on the first day of

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 all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot No. 16 and the southern onehalf of Lot No. 17 of a subdivision known and designated as "GLENDALE HEIGHTS" as shown in Plat Book KK at page 143, and as shown on plat prepared by Freeland & Associates, dated November 27, 1979, and entitled "Property of Albert Dogan and Marcella McKinney Dogan", recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 1/2 S at page S, with reference to said plat being hereby craved for a more complete and accurate description.

This being the same property conveyed to the Mortgagors herein by deed of Marie V. Finley of even date to be recorded herewith.

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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 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.