

BOOK 1491 PAGE 991

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.

DEC 26 2 44 PM '79

STATE OF SOUTH CAROLINA,
COUNTY OF Greenville

DONNIE S. TANKERSLEY
R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

[Signature] Ross E. Greene and Karen S. Greene
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Engel Mortgage Company, Inc., a Delaware Corporation, organized and existing under the laws of Delaware, 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 Twenty thousand fifty and No/100ths----- Dollars (\$20,050.00),

with interest from date at the rate of Eleven and one-half per centum (11.5 %) per annum until paid, said principal and interest being payable at the office of Engel Mortgage Company, Inc., P. O. Box 16059 Station B in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of One hundred ninety-eight and 70/100ths----- Dollars (\$ 198.70-----), commencing on the first day of February, 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 on the first day of January, 2010.

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 O'Neal Township, County of Greenville, State of South Carolina, located two miles west from Sandy Flat, on the North Side of Pine Log Ford Road, containing 0.62 acres, more or less, and being shown on plat made for J. H. Styles by H. S. Brockman, surveyor, dated December 27, 1955 and recorded in the RMC Office for Greenville County in Plat Book 5K at Page 40, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a nail in the center of said road at the corner, corner of Annie Kilgore and running thence with the center of said road N. 79-52 E. 110 feet to a nail in the road, corner of Williams; thence with Williams N. 2-32 W. 243.5 feet to an iron pin; thence with Spence S. 89-55 W. 110 feet to Kilgore; thence with Kilgore S. 10-39 E. 90.7 feet and S. 1-15 W. 175 feet to the center of said road and the beginning corner.

DERIVATION: Deed of Jerry Lynn Thomas and Deborah D. Thomas, executed December 21, 1979 and recorded December 26, 1979 in the RMC Office for Greenville County in Deed Book 1117 at Page 876.

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.

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