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MORTGAGE

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

STATE OF SOUTH CUROLINA, COUNTY OF GREENVILLE

JEN 23 3 19 AM '80

TO ALL WHOM THESE PRESENTS MAY CONCERN:

David B. Rovner

, hereinafter called the Mortgagor, send(s) greetings: 11 Wood Circle, Taylors, S.C., 29687

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association of Greenville, S.C., Post Office Drawer 408, Greenville, South Carolina 29602 , a corporation

, hereinafter organized and existing under the laws of The United States called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by Forty Four Thousand Two Hundred and No/100 reference, in the principal sum of Dollars (\$ 44,200.00

per centum (Eight with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan in Greenville, South Carolina Association of Greenville, S.C. or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred , 19 80, and on the first day of each month thereafter until the princommencing on the first day of March cipal 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 February, 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, with the buildings and improvements thereon, in the County of Greenville, State of South Carolina, being known and designated as the greater portion of Lot No. 13, Wood Circle, a revised plat thereof being recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book WWW, Page 54, and having according to a survey thereof by Carolina Surveying Co., dated January 9, 1980, recorded in said R.M.C. Office in Plat Book 7-7, Page 69, the following metes and bounds to-wit:

BEGINNING at an iron pin on the western side of Wood Circle at the joint front corner of Lots Nos. 13 and 14, and thence with the joint line of said lots, N. 86-08 W. 231.2 feet to an iron pin in the joint rear corner of said lots; thence with the rear line of Lot No. 13, N. 6-23 E. 130 feet to an iron pin in the joint rear corner of Lots Nos. 12 and 13; thence 52 76-24 E. 249.2 feet to an iron pin on the western side of Wood Circle; thence with the western side of Wood Circle, S. 16-45 W. 90 feet to the point of beginning.

Being the same conveyed to the Mortgagor by deed of George W. McCuen and Margaret F. McCuen, to be recorded herewith.

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

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 amanner 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-2175W, which is Obsolete

Gighting 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.

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