MORTGAGE

the Natt hal Housing Act.

STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Keith B. Giddens and Janice S. Giddens

Greenville County, South Carolina , hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association of Greenville, S. C.

, a corporation organized and existing under the laws of The United States , 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-Six Thousand Six Hundred and No/100---------_Dollars (\$ 36,600.00

with interest from date at the rate of eight-----per centum (\mathcal{C}_{i} per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association, P. O. Drawer 408 in Greenville, South Carolina 29602 commencing on the first day of May . 1980, 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 April

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 situate, lying and being in the Town of Simpsonville, County of Greenville, State of South Carolina, on the southwestern side of Yellow Wood Drive and being known and designated as Lot No. 756 on plat of Sheet 2 of 2, WESTWOOD Subdivision, Section VI, recorded in the RMC Office for Greenville County in Plat Book 5-P at Page 35 and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

THIS is the same property as that conveyed to the Mortgagors herein by deed from James R. Skinner and Regina P. Skinner recorded in the RMC Office for Greenville County of even date herewith.

THE mailing address of the Mortgagee herein is P. O. Drawer 408, Greenville, South Carolina 29602.

Together with all and singular the rights, members, hereditanicits, and appurtenances to the same beforeing or in any way incident or apportaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and $rac{3}{4}$ lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

IO HAVE AND IO HOLD, all and singular the said pier, ises unto the Mortgagee, its successors and assigns for ever,

The Mortgagor covenants that he is lawfully serzed of the previses 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 tree and clear of all liens and encumbrances whatsoever. The Mortgagor further coverants to warrant and forever defend all and singular the premises unto the Mortgagor to ever, from and reamst the Mortgagor and all persons whoms ever lawfully. Jaming the same or any part thereof

The Mortgagor covenants and agrees as tollows:

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, et in an amount equal to one or no or more monthly payments on the principal that are next due on the note, on the first day of any month prior to majority, rear Ed. It according written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment

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