with mortgages insured under the one- to four-family provisions of

1507 ANT 721

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STATE OF SOUTH CAROLINA, COUNTY OF

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Robert L. Huggins and Carole N. Huggins

Greenville, South Carolina

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

Dollars (\$ 58,500.00

Banker's Life Company WHEREAS, the Mortgagor is well and truly indebted unto

, a corporation , hereinafter organized and existing under the laws of South Carolina 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 Fifty Eight Thousand Five Hundred

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 Banker's Life Company in Des Moines, Polk County, Iowa K or at such other place as the holder of the note may designate in writing, in monthly installments of Five Hundred Dollars (\$ 579.74 Seventy Nine Dollars and Seventy Four Cents

, 19 80 , and on the first day of each month thereafter until the princommencing on the first day of August 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 July, 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 (S3) 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 State of South Carolina:

All that certain piece, parcel or lot of land situate in Chick Springs Township, Greenville County, State of South Carolina, at the northeast corner of the intersection of Cunningham Road and Tara Avenue, being shown and designated as Lot No. 26 on a plat of Cunningham Acres, recorded in Plat Boob BBB at page 118 and having according to said plat, the following metes and bounds to wit:

BEGINNING at an iron pin on the northern side of Tara Avenue at the joint front corner of Lots 26 and 27 and running thence with Lot 27, N. 5-20.E. 165 feet to pin in rear line of Lot 24; thence with Lots 24 and 25, N. 84-40 W. 168.9 feet to pin on Cunningham Road; thence with the eastern side of Cunningham Road, S. 2-54'E. 145.1 feet to pin; thence with the curve of the intersection of said Road and Tara Avenue, the chord of which is S. 43-47 E. 32.7 feet to pin; thence with the northern side of Tara Avenue, S. 84-40 E. 123.35 feet to the point of beginning.

Said Premises being a part of the property conveyed by the grantors by deed recorded in Deed Book 842 at page 386, and shown on a plat recorded herewith. This being the same property from William Hand Marion R. May by deed recorded herewith in Deed Book 1128 at page 568.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident by appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and Enting 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 an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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Replaces Form FHA-2175M, which is Obsolete

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