S. O.

1509 a.352

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

of

461: 175735-203

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JAMES D. HEADRICK AND JENNIFER G. HEADRICK,

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto BANKERS LIFE COMPANY,

, a corporation , hereinafter organized and existing under the laws of the State of Iowa 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 Seven Thousand Nine Hundred Fifty and 00/100), _____ Dollars (\$ 27,950.00

11.50 િંદ) with interest from date at the rate of eleven and one-half per centum (Bankers Life Company per annum until paid, said principal and interest being payable at the office of in Des Moines, Polk County, Iowa or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Seventy Six and 98/100 ------Dollars (S 276.98 19 80, and on the first day of each month thereafter until the princommencing on the first day of September cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable August, 2010. 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 buildings and improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the northwestern side of Perry Road, at the intersection of Perry Road and Ethelridge Drive (also known as Assembly Drive), and being known and designated as Lot No. 14 according to a plat entitled "Property of Ethel Y. Perry Estate" prepared by W. J. Riddle, Surveyor, dated March, 1946, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book Q at Page 24, and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Perry Road at the joint front corner of Lots 13 and 14 and running along the common line of said lots, N. 47-40 W. 131.1 feet to an iron pin; joint corner of Lots 13, 14, 15 and 16; thence along the common rear line of Lots 14 and 15, N. 43-0 E. 56 feet to an iron pin on the southwestern side of Ethelridge Drive (also known as Assembly Drive); thence along the southwestern side of said Drive, S. 50-33 E. 131.2 feet to an iron pin at the intersection of Perry Road and Ethelridge Drive; thence along the northwestern side of Perry Road, S. 43-0 W. 62 feet to an iron pin at the point of beginning.

The above described property is the same acquired by the Mortgagors herein by deed from Gary E. Turner and Deborah L. Turner, recorded in the Greenville County R.M.C. Office on July 31, 1980.

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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