MORTGAGE

with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

MICHAEL DAVID CARTEE AND RHONDA JO HALL

of

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Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Mortgage Corporation of the South

, a corporation

, hereinafter organized and existing under the laws of the State of Alabama 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-Two Thousand and No/100

Dollars (\$ 22,000.00

),

per centum (131/2 with interest from date at the rate of thirteen and one-half per annum until paid, said principal and interest being payable at the office of Mortgage Corporation of the South in Birmingham, Alabama

or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Fifty-Two Dollars (\$ 252.12 and 12/100 , 19 81, and on the first day of each month thereafter until the prin-April commencing on the first day of cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable 2011. March 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 lot of land in the aforesaid County and State being shown as Lot 66 of the Hillhouse Tract of Colonial Co., in Plat Book G, at Page 112, and having the following metes and bounds, to wit:

BEGINNING at an iron pin on the western side of Franklin Road at the corner of Lots 65 and 66, which point is approximately 330 feet north of the intersection of Hilltop Avenue, and running thence along the western side of Franklin Road, N. 46-03 E. 60 feet to an iron pin at the joint corner of Lots 66 and 67; thence N. 41-45 W. 350 feet to an iron pin; thence S. 46-03 W. 60 feet to an iron pin at the rear corner of Lot 65; thence S. 41-45 E. 350 feet to the point of BEGINNING.

The within is the identical property heretofore conveyed to the mortgagors by deed of Samuel R. Pierce, Jr., Secretary of Housing and Urban Development, of Washington, D. C., dated A February 1981, to be recorded herewith.

MORTGAGEE'S MAILING ADDRESS: 2119 Sixth Avenue North, Birmingham, Alabama 35202

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Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident N appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and Whiting 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 Re 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.

HUD-92175M (1-79)