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MORTGAGE

STATE OF SOUTH CAROLING, COUNTY OF GREENWILLE TO ALL WHOM THESE PRESENTS MAY CONFERN:

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

WALTER MAURICE HALL and SUSAN J. HALL

Simpsonville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Bankers Life Company

NOW, KNOW ALL MEN, That the Moitgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Moitgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Moitgagor in hand well and truly paid by the Moitgagee 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 Moitgagee, 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 in Greenville County, State of South Carolina being located on the northerly side of Harrison Bridge Road and having, according to plat of property to be deed to Walter Maurice Hall and Susan J. Hall, prepared by J. L. Montgomery, III, R.L.S., dated August 10, 1981, the following metes and bounds, to-wit:

which iron pin is located 104.6 feet east of intersection of Harrison Bridge Road and Roebuck Drive, and running thence with the northerly side of Harrison Bridge Road N. 76-16 E. 111.0 feet to an iron pin; thence continuing with Harrison Bridge Road S. 58-59 E. 36.2 feet to an iron pin; thence N. 72-08 E. 136.3 feet to an iron pin; thence N. 50-18 W. 26.9 feet to an iron pin; thence N. 35-18 W. 296.4 feet to an iron pin; thence S. 78-02 W. 100.4 feet to an iron pin; thence S. 4-19 E. 288.7 feet to an iron pin, the beginning corner.

This being the same property conveyed to the Mortgagors herein by deed of Dennis E. Cunningham, et al of even date, 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 tents, 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 Mortgagoe 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.

Replaces Form FHA-2175M, which is Obsolete

HUD 92175M (1-79)