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MORTGAGE

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

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THE PARTY NAMED IN

STATE OF SOUTH CAROLINALERS LEW
COUNTY OF GREENVILLES

TO ALL WHOM THESE PRESENTS MAY CONCERN: Sharon Y. Little

Greenville, South Carolina

hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto South Carolina

First Federal Saving & Loan Association of

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 Fourteen thousand nine hundred

Dollars (\$ 14,900.00),

with interest from date at the rate of Fifteen and one half

per annum until paid, said principal and interest being payable at the office of

P. O. Drawer 408; 301 College Street

in Greenville, South Carolina 29602

or at such other place as the holder of the note may designate in writing, in monthly installments of One hundred ninety

four and 45/100

commencing on the first day of January

in Greenville, South Carolina 29602

Dollars (\$ 194.45

),

19 82, 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 December 2011

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 improvements thereon situate, lying and being on the northern side of Julian Street in the City of Greenville and being known and designated as Lot #24 on a plat of Queen Heights made by N. O. McDowell, Jr. and J. P Moore in November 1944 and recorded in the R.M.C. Office for Greenville County in Plat Book O at Page 87 and also being known and designated as the property of Sharon Y. Little on a plat made by Richard D. Wooten dated November 2.5, 1981, to be recorded herewith, reference being had to said most recent plat for a more complete metes and bounds description.

The above described property is the same acquired by the mortgagor by deed from William R. Cely , Jr., dated November 30, 1981, to be recorded herewith.

DOCUMENTARY STAMP TO STAMP TO

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 the plumbing and profits which may arise 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 rganner 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 that intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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