MORTGAGE

This form is used in connection 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:

MILDRED R. SMITH GLASS

Greenville, South Carolina,

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

WHEREAS, the Mortgagor is well and truly indebted unto

Bankers Life Company Des Moines, Polk County, Iowa

, a corporation

, hereinafter organized and existing under the laws 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-Eight Thousand and No/100 ----- Dollars (\$ 28,000.00

),

%) per centum (15 1/2with 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 Bankers Life Company Des Moines, Polk County, Iowa,

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

Dollars (\$ 365.40 Three Hundred Sixty-Five and 40/100 commencing on the first day of March ,1982 , 1982, 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 February, 2012.

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 piece, parcel or lot of land, with improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, in Fairview Township and being shown as Lot No. 7 of lands of J. M. Latimer according to a plat made by E. E. Gary, Surveyor, November 26, 1948. According to said plat, this lot is bounded on the North by Lot No. 5, now owned by Jess Brooks, for 127 feet; on the East by Lot No. 4 for 168 feet; on the South by a new street for 131 feet; and on the West by Lot No. 8 for 185 feet.

This is that property conveyed to Mortgagor by deed of Dorothy Kellett Brooks dated and filed concurrently 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 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.

Replaces Form FHA-2175M, which is Obsolete

57

HUD-92175M (1-79)

(BR 14-15) E B
