

MORTGAGE

1577-530
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 } ss:

S. C.
1982
ALEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

RANDALL K. SMITH AND DEBORAH G. SMITH of
GREENVILLE, SOUTH CAROLINA, hereinafter called the Mortgagor, send(s) greetings:

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

, a corporation
organized and existing under the laws of THE STATE OF IOWA, 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 -----
TWENTY-ONE THOUSAND ONE HUNDRED FIFTY AND NO/100THS-----Dollars (\$21,150.00-----),

with interest from date at the rate of FIFTEEN AND ONE-HALF-----per centum (15.5-----%)
per annum until paid, said principal and interest being payable at the office of -----
BANKERS LIFE COMPANY 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 EIGHTY-SIX AND 37/100THS-----Dollars (\$286.37-----),
commencing on the first day of OCTOBER, 1982, and on the first day of each month thereafter until the prin-
cipal 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 SEPTEMBER, 2002.

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, bar-
gained, 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 the buildings and im-
provements thereon in the County of Greenville, State of South Carolina, on the North-
western side of East Somerset Avenue (formerly East King Street), being known and desig-
nated as Lot Nos. 91, 92 and 93 of the Subdivision known as Anderson Street Highlands
as shown on a plat thereof and recorded in the RMC Office for Greenville County in Plat
Book J at Page 157 and having according to said plat, the following metes and bounds,
to-wit:

BEGINNING at an old iron pin on the Northwestern side of East
Somerset Avenue (formerly East King Street) at the joint front corner of Lots 90 and
91 and running thence along East Somerset Avenue N. 47-20 W. 150 feet to an old iron
pin the joint front corner of Lots 93 and 94; thence running along the common line of
Lot 94 N. 42-40 E. 150 feet to an old iron pin; thence running along the back line of
Lots 91, 92 and 93 S. 47-20 E. 150 feet to an old iron pin; thence along the common
line of Lot No. 90 S. 42-40 W. 150 feet to an old iron pin the point of beginning.

THIS being the same property conveyed to the Mortgagors herein
by a certain deed of Thomas S. Clem and Ollie C. Clem on August 13, 1982, and thereafter
filed on August 16, 1982 in the RMC Office for Greenville County in Deed Book 1122 at
Page 213. R.K.S. D.G.S.

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 encum-
brances 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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