## **MORTGAGE**

800x1584 FAGE673

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 FICKERS

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Donald Ray Avery, Jr. and Charlene Avery

of

),

Route 4, Box 323 \$6, Pledmont, S. C. 29673 , hereinaster called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association of South Carolina, P. O. Drawer 408, Greenville, S. C. 29602

, a corporation 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

Thirty-Two Thousand Nine Hundred and No/100------Dollars (\$ 32,900.00

with interest from date at the rate of Twe1ve and one-half per centum (12½ %) per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association of S.C., P. O. Drawer 408 in Greenville, S. C. 29602 or at such other place as the holder of the note may designate in writing, in monthly installments 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

State of South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, near the Town of Simpsonville in The Village Subdivision, Section 2 and according to a plat of said Subdivision, recorded in Plat Book 4-R, at Page 53, said lot is known and designated as Lot No. 88 and is more particularly described as follows, to-wit:

BEGINNING at a point on the west side of Canterbury Drive at the common corner of Lots 87 and 88; thence along common boundary line of said lots N 72-15-27 W 109.96 feet to an iron pin; thence along common boundary line of Lots 88 and 89 N 7-37-22 E 118.98 feet to an iron pin on an unnamed street; thence along said street S 71-45-09 E 77.44 feet to a point; thence S 61-07-41 E 40.16 feet to a point at the intersection of said un-named street and Canterbury Drive; thence along Canterbury Drive S 16-24-38 E 35.53 feet to an iron pin and continuing S 22-03-57 W 78.37 feet to an iron pin, the point of BEGINNING.

This is the identical property conveyed Donald Ray Avery, Jr. and Charlene Avery by Stanley M. Brown by deed dated October 29, 1982 and 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 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 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.

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Replaces Form FHA-2175M, which is Obsolete

HUD-92175M (1-79)