

FILED **MORTGAGE**
GREENVILLE CO. S.C.

1532-146
This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

JAN 18 9 11 AM '83

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE
JOHN S. TANKERSLEY
R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN: Kenneth R. Morris and Peggy S. Morris

Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings & Loan Association of South Carolina, 301 College St., P.O. Drawer 408, Greenville, SC 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 Fifty-seven Thousand, Five Hundred and no/100ths Dollars (\$ 57,500.00).

with interest from date at the rate of twelve per centum (12 %) per annum until paid, said principal and interest being payable at the office of First Federal Savings & Loan Association of South Carolina in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Five Hundred Ninety one and 45/100ths Dollars (\$ 591.45), commencing on the first day of March, 19 83, 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, 2013

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 buildings and improvements thereon or hereafter constructed thereon, situate, lying and being in Chick Springs Township, Greenville County, State of South Carolina, containing 2.0 acres, more or less, on survey and plat entitled "Survey for Jesse Randall Eskew," prepared by Campbell and Clarkson Surveyors, Inc., dated January 4, 1978 and recorded in Plat Book 6-J, Page 67 in the RMC Office for Greenville County and on a more recent survey entitled "Property of William J. Ludwig and Geneva W. Ludwig," prepared by Carolina Surveying Co., dated April 8, 1982 and recorded in Plat Book 8-Y, Page 98 in the RMC Office for Greenville County, reference being craved to said more recent plat for a metes and bounds description thereof.

DERIVATION: This being the same property conveyed to Mortgagor by deed of Geneva W. Ludwig as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1180, Page 995, on January 18, 1983.

STATE OF SOUTH CAROLINA
DOCUMENTARY
STAMP
TAX
23.00

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.

5070
JAN 18 9 11 AM '83
405
DIRECT

0146

4328 RV-21