MORTGAGE

BOOK 1598 PAGE 718

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 \$55:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

I, George R. Wheeler

Greenville County

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

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Asso-

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 scaling 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: on the southwesterly side of Penwood Lane, being shown and designated as Lot #23 on a plat of Fontana Forest, recorded in the RMC Office for Greenville County in Plat Book 1121 at Page 567 and more particularly described on a plat entitled Property of Lawrence E. McNair, Jr., dated February 28, 1980, by Carolina Surveying Co. and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on the southwestern side of Penwood Lane at the joint front corner of Lots Nos. 22 and 23 and running thence along the common line of said Lots, N. 42-30 E. 150 feet to an old iron pin; thence S. 47-30 E. 100 feet to a P & T pole, joint rear corner of Lots 23 and 24; thence along the common line of Lots 23 and 24, S. 42-30 W. 150 feet to an old iron pin on the southwestern side of Penwood Lane; thence along Penwood Lane N. 47-30 W. 100 feet to the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Lawrence E. McNair, Jr., dated March 18, 1983 and recorded in the RMC Office for Greenville County, South Carolina simultaneously 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.

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