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:

WILLIS E. TISDALE, Jr. and CYNTHIA C. TISDALE , hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF SOUTH CAROLINA , hereinafter organized and existing under the laws of The United States of America 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 thousand eight hundred fifty and no/100ths ----Dellars (\$ 50,850.00

per centum (with interest from date at the rate of twelve per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan in Greenville, South Carolina Association of South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Five hundred twenty-three and 05/100ths ---- Dollars (\$ 523.05

, 1983, and on the first day of each month thereafter until the princommencing on the first day of June cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable May. 2013. on the first day 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 GREENVILLE State of South Carolina:

ALL that certain piece, parcel or lot of land, will all improvements thereon or hereafter constructed thereon, situate, lying and being in Greenville County, South Carolina, and being shown as Lot 4, Section 3, on plat of Richmond Hills, recorded in the RMC Office for Greenville County, South Carolina in Plat Book JJJ at Page 81, and having according to a more recent plat of Willis E. Tisdale, Jr. and Cynthia C. Tisdale prepared by Freeland and Associates dated April 28, 1983 and recorded in Plat Book 95 at page 29, the following metes and bounds, to

BEGINNING at an iron pin on the easterly side of Richmond Drive at the joint front corner of Lots 3 and 4 and running thence with the joint line of said Lots N 73-45 E, 149.55 feet to an iron pin; thence N 16-15 W, 79.92 feet to an iron pin; thence N 34-06 W, 35.95 feet to an iron pin; thence S 67-45 W, 148.78 feet, more or less, to an iron pin on the easterly side of Richmond Drive; thence with said Drive S 34-11 E, 31 feet to a point; thence continuing with said Drive S 16-09 E, 69.1 feet to the point of beginning.

DERIVATION: Deed of Larry James Hickman and Leah M. Hickman recorded April 29,1983 in Deed Book //87 at page 597.

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 Gighting 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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