## MORTGAGE

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

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STATE OF SOUTH CAROLINA. COUNTY OF Greenville

William Keven Taylor a/k/a W. Kevin Taylor and Shelia A. Taylor AKA Sheila A. Taylor Greenville, South Carolina , 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 , 301 College Street P.O. Drawer 408, Greenville, South Carolina 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 thousand dollars and no/100------Dollars (\$ 50,000.00

with interest from date at the rate of Twelve and one half per centum ( 12.5 %) 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 sixty-eight and 07/100----- Dollars (\$ 568.07 commencing on the first day of September , 1983, 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 August, 2003

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 those certain pieces, parcels, or lots of land in the County of Greenville, State of South Carolina, on the westerly side of North Buckhorn Road, being shown as 0.145 acre and 2.51 acres tracts on plat of Property of B.W. Rainey Estate, prepared by C.O. Riddle, RLS, August 30, 1976, said tracts, when described together, having the following metes and bounds, to wit: BEGINNING at an iron pin on the southwesterly side of North Buckhorn Road, at corner of property herein conveyed and property now or formerly of Williams, and running thence S. 66-45 W. 319.9 feet to an iron pin running thence S. 74-38W. 173.7 feet to an iron pin; running thence N-44-17 W. 406.4 feet to an iron pin, running thence N. 49-26 E 258.9 feet to an iron pin running thence S. 40-58 E 414 feet to an iron pin running thence S. 09-27 W 78 feet to an iron pin thence N. 66-45 E. 311.8 feet to an iron pin on the southwesterly wide of North Buckhorn Road; running thence with North Buckhorn Road, S. 9-55 E 20.55 feet to the point of BEGINNING.

This being the same property conveyed to the mortgagor herein by deed of Virgil E. Burket and Betty M. Burket dated June 1, 1978 and recorded in the R.M.C. office of Greenville County in deed book 1080 at page 249.

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 Morteagor 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 (20) days prior to prepayment.

HUD 92175M (1-79)