MORTGAGEE'S ADDRESS: P.O. Box 3174 Winston-Salem, N.C. 27102

## MORTGAGE

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERNS L'RONNIE B. MILLS AND KIMBERLY K. MILLS

GREENVILLE, SOUTH CAROLINA

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

WHEREAS, the Mortgagor is well and truly indebted unto

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 situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot No. 10 on a plat of Elizabeth Heights recorded in Plat Book "F" at Page 298, R.M.C. Office, Greenville County, South Carolina, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the southern side of McCrary Street at the joint front corner of Lots Nos. 10 and 11 and running thence with said line S. 9-07 W. 205.6 feet to a point; thence running N. 86-07 W. 52.45 feet to a point; thence running N. 9-02 E. 214.7 feet to a point; thence running with McCrary Street S. 76-15 E. 52.7 feet to the point of beginning.

Derivation: Deed Book 1993, Page 100 - Phillip Mills and Ann Mills 8/4/83

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 serred of the premises hereinahove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encomber the same, and that the premises are free and clear of all liens and encombrances 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:

I. 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, we said to overse, if it written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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