

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 CREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Josephine G. Tolles

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

Greenville, South Carolina

WHEREAS, the Mortgagor is well and truly indebted unto Bankers Mortgage Corporation

, a corporation , hereinafter organized and existing under the laws of the State of South Carolina 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 Twenty-Seven Thousand Forty and No/100-----Dollars (\$ 27,040.00

with interest from date at the rate of Twelve and one-half ----- per centum (12.50 per annum until paid, said principal and interest being payable at the office of Bankers Mortgage Corporation in Florence, South Carolina PO Drawer F-20 or at such other place as the holder of the note may designate in writing, in monthly installments of Eighty-Eight and 79/100----- Dollars (\$ 288.79 , 1984, and on the first day of each month thereafter until the princommencing on the first day of March cipal 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, 2014.

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 land situate, lying and being near the City of Greenville, in the County of Greenville, State of South Carolina in the Subdivision known as North Acres, being known and designated as Lot 6, situate on Neal Circle in said subdivision as shown on a plat recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book W at Page 157 and being further shown on a plat entitled "Property of Josephine G. Tolles" prepared by Carolina Surveying Company, R. B. Bruce, RLS dated December 29, 1983 and having according to said plat the following metes and bounds, to wit:

BEGINNING at a stake at the joint front corner of an unnumbered lot and Lot 3 on the northern edge of the right-of-way of North Acres Drive (Neal Circle) and running along the northern edge of the right-of-way of North Acres Drive (Neal Circle) S. 79-10 W. 60 feet to an old iron pin at the joint front corner of an unnumbered lot and Lot 2 and running thence N. 10-50 W. 100 feet to an old iron pin along property now or formerly of Greenville County; thence N. 79-10 E. 60 feet to an old iron pin joint rear corner of an unnumbered lot and Lot 3 and running thence S. 10-50 E. 100 feet to a stake along the northern edge of North Acres Drive (Neal Circle), the point of BEGINNING.

THIS being the same property conveyed to the mortgagor herein by deed L. Jerry Chapman and Mary Frances Chapman dated January 3, 1984 to be

Together with TRANT and under Hewights, 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 and 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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