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GREENVILLE CO. S.C.
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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE

VOL 1692 PAGE 965
This form is used in connection with mortgages secured under the one-to-four-family provisions of the National Housing Act.

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TO ALL WHOM THESE PRESENTS MAY CONCERN: We, Edward J. Irick and Marilyn Williams-Irick

Greenville County, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Bankers Mortgage Corporation, Florence, South Carolina (a South Carolina Corporation)

, a corporation organized and existing under the laws of South Carolina, 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 Twenty Thousand Seven Hundred and Sixty and No/100 Dollars (\$20, 760.00).

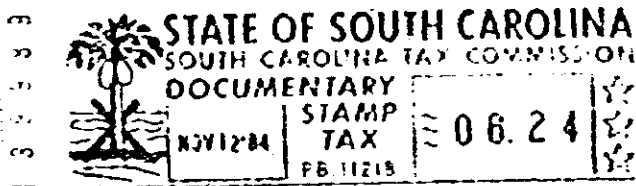
with interest from date at the rate of Thirteen per centum (13.0 %) per annum until paid, said principal and interest being payable at the office of Bankers Mortgage Corporation (a South Carolina Corporation) in Florence, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred and Twenty-nine and 81/100 Dollars (\$ 229.81), commencing on the first day of January, 19 85, 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 December, 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 lot of land in Greenville County, South Carolina, known and designated as Lot 4 of Property of Emma Sherman as shown by a plat thereof made by C.O. Riddle, October, 1958, said lot having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Crestfield Road at the joint corner of Lots 3 and 4 and running thence with the southern side of Crestfield Road N. 66-28 E. 111.3 feet to an iron pin; thence N. 61-40 E. 45.5 feet to an iron pin at a driveway; thence S. 5-41 E. 416.6 feet to an iron pin in the line of Ladson; thence with the Ladson line N. 86-40 W. 100.9 feet to an iron pin at the rear corner of Lot No. 3; thence with the line of Lot 3 N.13-32 W. 352.6 feet to the point of beginning, containing 1.12 acres, more or less.

BEING the same property conveyed to the mortgagor by deed of The Board of Trustees of Greenville Hospital System, dated February 28, 1983, and recorded in the RMC Office for Greenville County in Deed Book 1183, at Page 700.



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 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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