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SOUTH CAROLINA

VA Porm 26—6135 (Home Loan) Revised August 1921. Use Optional, Rection 1510, Title 38 U.R.C. Acceptable to Federal National Mertgage Association.

MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAR: RICHARD PHILLIPE SIMARD AND PHYLLIS P. SIMARD

Greenville County, South Carolina

, hereinafter called the Mortgagor, is indebted to

South Carolina National Bank , a corporation organized and existing under the laws of the United States of America , hereinafter called 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-Eight Thousand Three Hundred and No/100-------Dollars (\$ 28, 300.00---), with interest from date at the rate of seven and three-quartersper centum (7-3/4%) per annum until paid, said principal and interest being payable South Carolina National Bank at the office of in Columbia, South Carolina , or at such other place as the holder of the note may designate in writing delivered or mailed to the Mortgagor, in monthly installments of Two Hundred Two and 91/100------, commencing on the first day of , 1975, and continuing on the first day of each month thereafter until the principal and December interest are fully paid, except that the final payment of principal and interest, if not sconer paid, shall be due and payable on the first day of November . 2005 .

Now, Know All Men, that Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagoe, its successors and assigns, the following-described property situated in the county of Greenville

State of South Carolina;

ALL that certain piece, parcel, or lot of land in the County of Greenville, State of South Carolina, and in the City of Mauldin, situate, lying and being on the northeasterly side of Oak Park Drive, and being a portion of Lots 39 and 40 of Parkwood Subdivision, a plat of which is recorded in the RMC Office for Greenville County in Plat Book "4-R" at Page 42, and being shown on a more recent plat entitled "Revised Plat of Lots 39 and 40, Parkwood" prepared by C. O.Riddle, RLS, May 14, 1974, and recorded in the RMC Office for Greenville County in Plat Book "5-1" at Page 7, and having according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northeasterly side of Oak Park Drive at the original front comer of Lots 40 and 41, and running thence N. 60-05 E. 160 feet to an iron pin; running thence S. 75-03 E. 40 feet to an iron pin; running thence S. 30-02 W. 155 feet to an iron pin on the northeasterly side of Oak Park Drive; thence with the northeasterly side of said Drive, N. 64-45 W. 60 feet to an iron pin; thence continuing with the northeasterly side of said Drive, N. 49-19 W. 60 feet to the point of BEGINNING.









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Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned;

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