SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1972)

MORTGAGE FILED GREENVILLE CO. S. C

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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DONNIE S. TANKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN: R. M.C. WILLIAM THOMAS DURHAM, JR. and DELORES R. DURHAM

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Lincoln Home Mortgage Company, Inc.

, a corporation organized and existing under the laws of the State of Georgia , 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 SIXTEEN THOUSAND NINE HUNDRED AND NO/100

Dollars (\$ 16,900.00), with interest from date at the rate

of Eight and One-Half and interest being payable at the office of

per centum (8 ½ %) per annum until paid, said principal Lincoln Home Mortgage Company, Inc. in Atlanta, Georgia

or at such other place as the holder of the note may designate in writing, in monthly installments of On-Hundred Twenty-Nine and 96/100 Dollars (\$ 129.96). commencing on the first day of February 1977, 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 January, 2007.

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 piece, parcel or lot of land in the City of Greenville, State of South Carolina, known and designated as Lot forty-six (46) on a plat of Carver Park made by Piedmont Engineering Service, October, 1951, and recorded in the R.M.C. Office for Greenville County in Plat Book "AA". at page 187, and having, according to said plat, the following courses and distances, to wit:

BEGINNING at an iron pin on GAndy Street, joint front corner of Lots 45 and 46 and running thence along GAndy Street N. 43-0 E. 60 feet to an iron pin corner of Lot No. 47; thence along the line of Lot. No. 47 S. 47-0 E. 106.4 feet to an iron pin on line of Lot No. 26; thence along the line of Lot No. 26 S. 43-0 W. 12 feet to an iron pin corner of Lot No. 27; thence along the line of Lot 27 S. 81-44 W. 165.1 feet to an iron pin corner of Lot No. 45; thence along the line of Lot No. 45 N. 47-0 W. 122.7 feet to the beginning corner.

The above described is conveyed subject to covenants and restrictions recorded in the R.M.C. Office for Greenville County in Deed Book 44, page 498, which are made a part hereof as fully as if set out herein, and to the public utility easement granted to the Duke Power Company, which is recorded in said R.M.C. Office in Deed Book 445, page 235.

This is the same property conveyed to the Mortgagors by Deed of Frank P. McGowan, Master-in Equity for Greenville County, dated December 22, 1976, recorded in the R.M.C. Office for Greenville County in Deed Book 1048 at page 353.

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 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:

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 therein 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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