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

TO ALL WIOM THESE PRESENTS MAY CONCERN: WILLIAM BYRD,

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto SOUTH CAROLINA NATIONAL BANK

organized and existing under the laws of United States of America , 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 Four Thousand Seven Hundred Pifty and NO/100-----Dollars (\$ 24,750.00), with interest from date at the rate of eight per centum (8 °) per annum until paid, said principal and interest being payable at the office of South Carolina National Bank, P. O. Box 168 in Columbia, S. C. 29202

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 and lot of land with improvements thereon, situate, lying and being on the northern side of Crestfield Road, in the County of Greenville, State of South Carolina and being shown and designated as Lot No. 107 on a plat of the property of Woodfields, made by T. M. Welborn, Surveyor, dated May, 1949, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book W at Page 49, reference to said plat having the following metes and bounds, to-wit:

BEGINNING at a point on the northern side of Crestfield Road at the joint front corner of Lots 103 and 107 and thence with the joint line of said lots, N. 38-23 W.138.4 feet to a point at the joint rear corner of said lots on a 25' unopened street; thence with said unopened street, N. 51-37 E. 90 feet to a point at the joint rear corner of Lots 107 and 108; thence with the joint line of said lots, S. 38-23 E. 138.4 feet to a point on the northern side of Crestfield Road, thence with the northern side of Crestfield Road, S. 51-37 W. 90 feet to the point of beginning.

The above described property is the same acquired by the Mortgagor by deed from A. J. Prince Builders, Inc. recorded April 27, 1977 in the R.M.C. Office for Greenville County.

P. O. Box 168, Mortgage Loan Department Columbia, S. C. 29202

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 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, houver, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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