SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976)

GREENVILLE MORTGAGE

OT 26 12 19 PH 15

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, WHE STANKERSLEY COUNTY OF Greenville ss: R.M.C.

South Carolina National Bank Mortgage Loan Department P. O. Box 168

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Columbia, S. C. 29202

JAMES M. KEITH AND WANDA KEITH

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

SOUTH CAROLINA NATIONAL BANK

, a corporation 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 Sixteen Thousand and 00/100 - - -- - - Dollars (\$ 16,000.00), with interest from date at the rate per centum (8 1/2 %) per annum until paid, said principal eight and one-half and inferest being payable at the office of South Carolina National Bank P. O. Box 168 Columbia, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Twenty Three and 04/100 -Dollars (\$ 123.04 commencing on the first day of December , 19 77, 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 November, 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 certain piece, parcel and lot of land with improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the western side of Virginia Avenue and being known and designated as Lot No. 50 as shown on a plat of Highland Subdivision, Section AA, prepared by W. D. Neves, Surveyor, and recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book C at Page 146 and further described according to a more recent survey prepared by Arbor Engineering dated October 17, 1977 and recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book 5 at Page 6, and having according to said more recent survey, the following metes and bounds, to-wit:

BEGINNING at a spike on the western side of Virginia Avenue at the joint front corner of Lots 49 and 50 and thence with the common line of said lots, S. 74-25-00 W. 222.29 feet to an old iron pin on the line of the right of way of P. & N. Railroad; thence with the line of the right of way of P. & N. Railroad, N. 04-33-20 W. 83.61 feet to an old iron pin at the joint rear corner of Lots 50 and 51; thence with the common line of said lots, N. 74-52-40 E. 206.89 feet to an old iron pin on the western side of Virginia Avenue at the joint front corner of Lots 50 and 51; thence with the western side of Virginia Avenue, S. 15-10-00 E. 80.40 feet to the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from George W. Roberts, Jr. recorded October 26, 1977.

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, 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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