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

GREENVILLE CO. S. C. MORTGAGE

200x 1427 H2 305

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

DONNIE S. TANKERSLEY

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE SS:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

LOWELL C. FRAZIER AND DEBRA J. WADE

of

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

AIKEN-SPEIR, INC.

of Eight & Three Quarters per centum (8 3/4 %) per annum until paid, said principal and interest being payable at the office of Aiken-Speir, Inc., P.O. Box 391

in Florence, S.C.

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 or lot of land in the County of Greenville, State of South Carolina being known and designated as Lot No. 4 on a plat of "Property of Lowell Clifford Frazier and Debra Jean Wade" prepared by Carolina Surveying Company dated March 24, 1978 and on a plat of Grahl Court recorded in the RMC Office for Greenville County in Plat Book XX at Page 73 with reference to said plat being made for more definite description of metes and bounds.

This is the same property conveyed to the mortgagors by Deed of C.R. Brown, Jr. and Linda A. Brown recorded March $\mathbb{Z}9$, 1978 in Deed Book 1076 at Page 128 in the RMC Office for Greenville County.

DUCUMENTARY STAMP TO 9.64 STAX

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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