SOUTH CAROLINA FHA FORM NO. 2175M (Re. 1 system not 1976)

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STATE OF SOUTH CAROLIS. P. PRINCE COUNTY OF GREENVILLE TO CHEST STEP

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Betty Jean Hart

Simpsonville, South Carolina

, hereinafter colled the Mortgagor, send(s) greetings;

WHEREAS, the Mortgagor is well and truly indebted unto

The South Carolina National Bank

enganized and existing under the laws of the State of South Carolina . heremafter 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-Bight Thousand and No/100

of Seven and Three-Quarters per centum (7 3/4) per annum until paid, said principal and interest being payable at the office of The South Carolina National Bank

P. O. Box 168

or at such other place as the holder of the note nav designate in writing, in monthly installments of

Two Hundred and 76/100

Dollars (\$ 200.76

commencing on the first day of March . 19 79, 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 February, 2009

NOW. KNOW ALL MIN. That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagor, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagor at and before the scaling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does trant, bargain, sell, and release unto the Mortgagor, 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 with all improvements thereon situate, lying and being in the Town of Simpsonville, County of Greenville, State of South Carolina being known and designated as Lot 62 on plat of Section I of Westwood Subdivision recorded in the R.M.C. Office for Greenville County in Plat Book 4-F at page 21, and being more fully shown and described on plat entitled "Property of Betty Jean Hart" dated January 1979, prepared by Dalton & Neves Co., Engineers, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Sierra Court, joint front corner of Lots 62 and 61 and running with the common line of said Lots, S. 48-40 W. 187.8 feet to an iron pin; thence S. 64-20 E. 118.1 feet to an iron pin; thence S. 83-00 E. 115.0 feet to an iron pin, joint rear corner of Lots 62 and 63; thence running with the common line of Lots 62 and 63, N. 11-40 E. 141.8 feet to an iron pin on the southern side of Sierra Court; thence with said Court, N. 67-43 W. 70.0 feet to an iron pin; thence continuing with said Court, N. 33-14 W. 5 feet to an iron pin, the point of beginning.

Subject to all easements, rights-of-way or restrictions, if any, affecting the above described property.

Being the identical property conveyed to the Mortgagor herein by deed of *** 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.

 $\stackrel{\mathbf{N}}{\rightleftharpoons}$ TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns of 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 promaturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty $\Theta(30)$ days prior to prepayment.

***William B. and Donna B. Rector dated and recorded even date herewith in the R.M.C. Office for Greenville County in Deed Book $\frac{69}{20}$ at page $\frac{89}{20}$.

4328 RV.2

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