mail 20:

JAMES C. SARRATT Altorney - at - Law P. O. Box 10293

RTGAGE

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

Greenville, S. C. 29603 STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

ss: 12 West Wilburn Drive Greenville, South Carolina

TO ALL WHOM THESE PRESENTS MAY CONCERN:

David M. Keil Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Fidelity Federal Savings & Loan

,a corporation organized and existing under the laws of , hereinafter South Carolina 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 One Thousand Five Hundred), with interest from date at the rate and no/100ths Dollars (\$ 21,500.00 %) per annum until paid, said principal of Seven and 75/100ths per centum (7.75 and interest being payable at the office of Fidelity Federal Savings & Loan Assn., P.O. Box 1268 in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of One Dollars (\$154.16 Hundred Fifty Four and 16/100ths , 1979, and on the first day of each month thereafter until commencing on the first day of May 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 April, 2009.

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, situate, lying and being in the State of South Carolina, County of Greenville, in Greenville Township, being shown and designated as Lot No. 117 on a plat of Westview Heights, recorded in the RMC Office for Greenville County, in Plat Book M, at Page 11, and being described in a more recent survey of David M. Keil, by Carolina Surveying Company, dated March 22, 1979, reference to such Plat being craved for a more complete description.

This is the identical property conveyed to the Mortgagors herein by deed from R. Lenhardt Lathem of even date to be recorded herewith in the RMC Office for Greenville County.

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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 522 523 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.

FHA-2175M (1-78)