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STATE OF SOUTH CAROLINA, 1998 14 4 36 PH 19 SUONNIE S. TANKERSLEY COUNTY OF Greenville R.H.C

TO ALL WHOM THESE PRESENTS MAY CONCERN: That I, WILLIAM EDWARD WRAY, II

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Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION

, a corporation , hereinafter

the United States of America organized and existing under the laws of 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

FORTY-TWO THOUSAND TWO HUNDRED

Dollars (\$ 42,200.00

深) per centum (Eight with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of FIDELITY FEDERAL SAVINGS AND in P. O. Box 1268, Greenville, S. C. LOAN ASSOCIATION or at such other place as the holder of the note may designate in writing, in monthly installments of

Dallars (S 309.65 THREE HUNDRED NINE and 65/100 , 19 80 and on the first day of each month thereafter until the princommencing on the first day of January cipal 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 December, 2009

NOW, KNOW ALL MEN. That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Morteagee, and also in consideration of the further sum of Three Dollars (\$3) to the Morteagor 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: being shown and designated as Lot 6 on a Plat of LEE EAST, recorded in the RMC Office for Greenville County in Plat Book 6-H, at Said Lot fronts 70.0 feet on the western side of Lee East Court; runs back to a depth of 142.5 feet on its northern boundary; runs back to a depth of 143.4 feet on its southern boundary, and has 72.0 feet across the rear.

This is the same property conveyed to the Mortgagor herein by deed of Burbette A. Moorer, dated October 31, 1979, to be recorded simultaneously herewith.

Together with all and singular the rights, members, bereditan ents, and apportenances to the same belonging or in any way incident or apportanting, and all of the tents, issues, and profits which may arise or be had thereform, and including all beating, plumbing, and -highting fixtures and equipment now or bereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and simular the said premises unto the Mortgapee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the previses hereinabeve 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 tree and clear of all hens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the prenoses 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 an interest on the indebtedness evidenced by the said note, at the times and in the guanner herein 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 If an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

· 192175W (1.79)

Replaces Form FHA 2175M, which is Obsolete