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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, NIE STANKERSLEY

COUNTY OF GREENVILLE SSTR.H.C

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WILLIAM J. KOPOULOS AND ANASTASIA KOPOULOS,

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

SOUTH CAROLINA NATIONAL BANK

organized and existing under the laws of the 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 Forty One Thousand Four Hundred and 00/100-----
Dollars (\$\frac{41,400.00}{41,400.00}\$),

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 with all improvements thereon, or to be constructed thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the northeastern side of LaJuan Drive, and being known and designated as Lot No. 32 according to a plat of Stratford, Section II, revised, recorded in the R.M.C. Office for Greenville County in Plat Book 5D at Page 90, and being prepared by Campbell & Clarkson Surveyors, dated September, 1975, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots 32 and 33 and running along the common line of said lots, N. 64-37 E. 209.48 feet to an iron pin at the joint rear corner of Lots 32 and 33; thence S. 18-30 E. 90 feet to an iron pin at the joint rear corner of Lots 31 and 32; thence along the common line of said lots, S. 67-18 W. 202.83 feet to an iron pin on the northeastern side of LaJuan Drive; thence along the northeastern side of said Drive, N. 20-12 W. 40 feet to an iron pin; thence continuing with the northeastern side of said Drive, N. 24-57 W. 40 feet to an iron pin at the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from A. J. Prince Builders, Inc. recorded November 28, 1979 in the Greenville County R.M.C. Office.

South Carolina National Bank - P. O. Box 168 - Columbia, S. C. 29202 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 an interest on the indebtedness evidenced by the said note, at the times and in the manner 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 of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

4.00CI

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obso'ete

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