MORTGAGE

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, COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Michael F. Parker and Jackie M. Taylor Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association of Greenville, South Carolina

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 piece, parcel or lot of land situate, lying and being on the southwestern side of Craine Avenue in the County of Greenville, State of South Carolina, being shown and designated as Lot 13 on plat of Monaview, prepared by C. O. Riddle, R.L.S., dated December 8, 1971, recorded in the RMC Office of the Greenville County Courthouse in Plat Book 4-N, at page 52 and being described, according to said plat, more particularly to-wit:

BEGINNING at an iron pin on the southwestern side of Craine Avenue at the joint front corner of Lots 13 and 14 and running thence along Craine Avenue, S. 54-15 E. 75 feet to an iron pin at the joint front corner of Lots 12 and 13; thence along the common line of said lots, S. 35-45 W. 150 feet to an iron pin at the joint rear corner of said lots; thence along the rear line of Lot 13, N. 54-14 W. 75 feet to an iron pin at the joint rear corner of lots 13 and 14; thence along the common line of said lots, N. 35-45 E. 150 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Charles D. and Brenda C. Hall of even date to be recorded herewith.

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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 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.

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