MORTGAGE

Mortgagee's mailing address: 1421 Main St., Columbia, SC 29226

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one- to four-family provisions of the National Housing Act.

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CHARLES THE CONTRACTOR

COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN: GONNEY TO ALL WHOM THE PRESENTS MAY CONCERN R H.C

Harry L. Morrison Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto The South Carolina National Bank

, a corporation , hereinafter organized and existing under the laws of the United States of America 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 and 00/100-----), Doilars (\$ 21,000.00

%) per centum (with interest from date at the rate of thirteen per annum until paid, said principal and interest being payable at the office of The South Carolina National Bank in Columbia, South Carolina Two Hundred or at such other place as the holder of the note may designate in writing, in monthly installments of Thirty Two and 47/100----- Dollars (\$ 232.47 , 19 81, 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, 2010.

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 those certain pieces, parcels or lots of land, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 102 and part of Lot No. 103, as shown on a plat entitled "Country Club Estates", recorded in the RMC Office for Greenville County in Plat Book G, at Page 191, and also known as "Property of Harry L. Morrison", according to a plat prepared by Carolina Surveying Company, dated November 4, 1980, and having according to the latter plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Wilmont Lane, at the joint front corner of Lots Nos. 101 and 102, which iron pin is located 303.1 feet from the intersection of Wilmont Lane and Augusta Road; and running thence with the southern side of Wilmont Lane, N. 71-11 E. 97.1 feet to an iron pin; running thence S. 18-48 E. 221.1 feet To an iron pin; running thence S. 64-50 W. 75 feet to an iron pin at the joint rear corner Of Lots Nos. 101 and 102; running thence with the joint line of said lots, N. 24-53 W. 230 feet to the point of beginning.

This being the same property conveyed to the mortgagor by deed of Carroll **y**. Gossett and Aline Gossett of even date, to be recorded herewith.

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 Rention to exercise such privilege is given at least thirty (30) days prior to prepayment.

Replaces Form FHA-2175M, which is Obsolete

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HUD-92175M (1-79)