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MORTGAGE

with mortgages insured under the ness to four-family provisions. the National Housing Act.

STATE OF SOUTH CAROLINA. (12 57 PH '81 COUNTY OF GREENVILLE

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SHEERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN: Ricky D. Pruitt and Shirley A. Reynolds

of , hereinafter cailed the Mortgagor, send(s) greetings: Adams Street, Taylors, South Carolina, 29687,

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association of Greenville, S. C.

, a corporation , hereinafter organized and existing under the laws of 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-five Thousand and no/100------),

with interest from date at the rate of Thirteen and one-half----- per centum (----13 1/2 %) per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan in Greenville, South Carolina Association of Greenville, S. C. or at such other place as the holder of the note may designate in writing, in monthly installments of -----, 19 81, and on the first day of each month thereafter until the princommencing on the first day of April 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 March, 2011.

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, lying, being in the County of Greenville, State of South Carolina, and according to a survey prepared of said property by Freeland and Associates February 25, 1981, and which said plat is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 8-L, at Page 79, having the following courses and distances, to-wit:

BEGINNING at an iron pin at the southeastern intersection of Brushy Creek Road and Alexander Street and running thence with the edge of Alexander Street, N 75-25 E 594.1 feet to an iron pin on the edge of said Street and which said point is over the center of Marrow Bone Creek; thence running with the center of Marrow Bore Creek as the line, the traverse being: S 34-11 W 42.3 feet, S 82-51 W 40.1 feet, S 25-08 W 134.9 feet, S 63-01 W 199.2 feet, S 77-01 W 100.1 feet, S 88-23 W 142.5 feet to a point on the edge of Brushy Creek Road; thence running with the edge of Brushy Creek Road, N 15-48 W 134.5 feet to a point at the intersection of Brushy Creek Road and Alexander Street, the point of beginning.

The within property is a portion of the property conveyed to mortgagors herein by deed of Wilbert Burial Vault Co., Inc. of even date herewith and which deed is being recorded simultaneously with the within instrument.

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 (80) days prior to prepayment.

HUD-92175M (1-79)