12 39 PH '81 BANKERSLEY This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

CONNE

DOUGLAS R. WILLIAMS

, hereinafter called the Mortgagor, send(s) greetings: Greenville, South Carolina

WHEREAS, the Mortgagor is well and truly indebted unto

BANKERS LIFE COMPANY

, a corporation , hereinafter organized and existing under the laws of the State of Iowa 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 THIRTY THOUSAND and No/100----Dollars (\$ 30,000.00

with interest from date at the rate of Seventeen and one-half per annum until paid, said principal and interest being payable at the office of Bankers Life Company per centum (17.50 %)

in Des Moines, Polk County, Iowa or at such other place as the holder of the note may designate in writing, in monthly installments of FOUR HUNDRED FORTY and 10/100 ----- Dollars (\$ 440.10 , 1981, and on the first day of each month thereafter until the princommencing on the first day of December 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 November, 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 with buildings and improvements thereon, situate, lying and being on the soutwest side of East Avondale Drive, City of Greenville, County of Greenville, State of South Carolina, being known and designated as LOT NO. 14 of BLOCK H on plat of Subdivision known as Northgate and shown on plat recorded in RMC Office for Greenville County in Plat Book G, pages 135 and 136, and having according to said plat and a recent survey made by R.E. Dalton, Engr., August 12, 1942, the following metes and bounds, to-wit:

BEGINNING at iron pin on Southwest side of East Avondale Drive at joint corner of Lots 13 and 14 of Block H, said pin being 200 feet East from the Southeast corner of intersection of North Main Street and East Avondale Drive, and running thence along curved line with Southwest side of East Avondale Drive to stake (chord of which is S. 62-0 E. 75 feet); thence continuing along curved line with Southwest side of East Avondale Drive to iron pin (chord of which is S. 39-0 E. 74.7 feet), joint front corner of Lots 14 and 15 of Block H; thence with line of Lot 15, S. 70-48 W. 160.8 feet to iron pin; thence along line of Lots 12 and 13 of Block H. N. 15-13 E. 150.3 feet to iron pin on Southwest side of East Avondale Drive, the BEGINNING CORNER.

This is the same property conveyed the mortgagor by deed of Mabel M. Rawlings, dated September 18, 1979, and recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1112 at Page 933.

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.

Replaces Form FHA-2175M, which is Obsolete

HUD-92175M (1-79)

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