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

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: BRUCE M. KELLY

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Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

BANKERS MORTGAGE CORPORATION

, a corporation organized and existing under the laws of South Carolina , 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 NINETEEN THOUSAND FOUR HUNDRED AND No/100 Dollars (\$ 19,400.00 ),

per centum ( 15.50 with interest from date at the rate of Fifteen and one-half per annum until paid, said principal and interest being payable at the office of BANKERS MORTGAGE CORPORATION Post Office Drawer F-20 Florence, SC

or at such other place as the holder of the note may designate in writing, in monthly installments of Dollars (\$ ----253.08-----TWO HUNDRED FITY THREE DOLLARS AND 08/100 , 19 82, and on the first day of each month thereafter until the prin-January K commencing on the first day of 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, 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 piece, parcel or lot of land with all buildings and rimprovements thereon, situate, lying and being on the southern side of Henry Street in Greenville County, South Carolina, being known and designated as Lot No. 43 on a plat entitled "Addition to Section 6 of the Subdivision for Dunean Mills", and according to a more recent survey prepared by Freeland and Associates, dated November 19, 1981, entitled "Property of Bruce M. Kelly", having the follwing metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Henry Street at the joint front corner of lots nos. 43 and 42 and running thence with the common line of said lots, S. 1-19 W. 118.5 feet to an iron pin; thence N. 81-56 W. 55.3 feet to an iron pin at the rear corner of lots nos. 44 and 43; thence along the common line of said lots, N. 1-19 E. 112 feet to an iron pin on the southern side of Henry Street; thence along the southern side of Henry street S. 88-41 E. 55 feet to an iron pin, the point of beginning.

THIS is the same property conveyed to the Mortgagor herein by deed of Frank M. Page and Buth M. Page, dated and recorded simultaneously herewith in the RMC Office for Greenville County.

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.

HUD-92175M (1-79)