601. **1573** 846. **5**52

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

ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DWAYNE R WILSON AND BARBARA H. WILSON of Greenville County, 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 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 lot of land with buildings and improvements thereon, situate on the Western side of Kenmore Drive, in Gantt Township, Greenville County, South Carolina, being shown and designated as Lot No. 97 and the Northern one-half of Lot No. 98 on a Plat of ROCKVALE, Section 1, made by J. Mac Richardson, Surveyor, dated October, 1958, and recorded in the RMC Office for Greenville County, S.C., in Plat Book QQ, page 108, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Western side of Kenmore Drive at the joint front corners of Lots Nos. 96 and 97, and running thence along the Western side of Kenmore Drive, SO-50W, 112.68 feet to a point in the center line of Lot No. 98; thence a new line through the center of Lot No. 98, S88-02W, approximately 288.6 feet to an iron pin in the center of the rear line of Lot No. 98; thence N1-58E, 112.5 feet to an iron pin at the joint rear corners of Lots Nos. 96 and 97; thence along the common line of said lots, N88-02E, 294.1 feet to an iron pin, the beginning corner.

This is the same property conveyed to the mortgagors by deed of Jerry L. Couch, et al on June 24, 1982, and recorded in the RMC Office for Greenville County in Deed Book 1169 at Page 136.

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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 the 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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HUD-92175M (1-79)