CRECIVE CO. S. C.

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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

SOUTH CAROLINA

FHA FORM NO. 2175M (Rev. September 1976)

TO ALL WHOM THESE PRESENTS MAY CONCERN: Carol M. Hendrickson

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

Greenville County, South Carolina

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association of South Carolina, a corporation existing under the laws of the United States

,a corporation , hereinafter organized and existing under the laws of 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 Nine Thousand Four Hundred Fifty and Dollars (\$ 39,450.00-----), with interest from date at the rate -- per centum (------12 %) per annum until paid, said principal ----twelve-and interest being payable at the office of First Federal Savings & Loan Association of South
Carolina 301 College Street in Greenville, South Carolina 29602 in Greenville, South Carolina 29602 or at such other place as the holder of the note may designate in writing, in monthly installments of Four -- Dollars (\$ 405.79----Hundred Five and 79/100-, 1983 , and on the first day of each month thereafter until commencing on the first day of March the principal 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 February

NOV, 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 located in the County of Greenville, State of South Carolina, situate, lying and being on the northern side of Paris Mountain Avenue and being known and designated as Lot No. 61 as shown on plat of Subdivision of Perry Property recorded in the RMC Office for Greenville County in plat book O at page 45, and having according to said plat the following metes and bounds, towit:

Beginning at a point on the northern side of Paris Mountain Avenue, joint front corner of Lots 60 and 61, and running thence N. 5-50 W. 159.2 feet to a point; thence running N. 82-45 E 60 feet to a point; thence running S. 5-50 E 161 feet to a point on Paris Mountain Avenue; thence running along Paris Mountain Avenue S. 84-28 W. 60 feet to the point of beginning.

Mortgagee's mailing address: 301 College Street, P. O. Drawer 408, Greenville, S. C.

This is the same property heretofore conveyed to the mortgagor herein by deed of William R. Sentell and Peggy D. Sentell dated even date herewith and being recorded in the RMC Office for Greenville County, S. C. simultaneously herewith.

EL OF SOUTH CAROL **OCUMENIARY** STAMP

A Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in Many 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 Morever.

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 and interest on the indebtedness evidenced by the said note, at The times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an amount equal one or more monthly payments on the principal that are next due on the note, on the first day of any month prior maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.