MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

JAN 13 4 59 PH '83

STATE OF BONHTH GARUNDASLEY COUNTY OF GREENVILLE

on the first day of February, 2013

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Gary K. Underwood and Tina B. Underwood

Greenville, South Carolina

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

STAMP

WHEREAS, the Mortgagor is well and truly indebted unto Alliance Mortgage Company, which has an address of P. O. Box 2259, Jacksonville, Florida 32232

, a corporation , hereinafter Florida 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-ONE THOUSAND NINE HUNDRED FIFTY AND NO/100------Dollars (\$31,950.00

12 %) per centum (with interest from date at the rate of ---twelve-per annum until paid, said principal and interest being payable at the office of Alliance Mortgage Company in Jacksonville, Florida or at such other place as the holder of the note may designate in writing, in monthly installments of THREE HUNDRED TWENTY-EIGHT AND 77/100------Dollars (\$328.77 , 1983, and on the first day of each month thereafter until the princommencing on the first day of March cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable

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 situate, lying, and being in the County of Greenville, State of South Carolina, and being known and designated as Lot 48, McCullough Heights Subdivision, the plat of which is recorded in the R.M.C. Office of Greenville County, South Carolina, in Plat Book E at Page 95, and according to said plat, having the following courses and distances, to-wit:

BEGINNING at a point on the edge of Verdun Street, joint front corner with Lot 49 and running thence with the common line with said lot, S. 45-26 W. 180 feet to a point; thence N. 44-20 W. 60 feet to a point, joint rear corner with Lot 47; thence running with the common line with said lot, N. 45-26 E. 180 feet to a point on the edge of Verdun Street; thence running with the edge of said street S. 44-20 E. 60 feet to a point on the edge of said street, the point of beginning.

The within property is the identical property conveyed to Mortgagors herein by deeds from Douglas Ray Emory, Shirley Emory Bruce, Robert V. Emory and James Eugene Emory and which are being recorded simultaneously with the recording of the within instrument.

Mogether 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 Θ 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 Amanner 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)

Replaces Form FHA-2175M, which is Obsolete

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