## MORTGAGE

OFFILE STORY

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

on the first day of April, 2013

90801 1 3 3 1 193

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, JAMES T. HUGHES and JANE Y. HUGHES

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 certain piece, parcel or lot of land, with all improvements thereon or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in Austin Township, within the corporate limits of the City of Mauldin, and being known and designated as Lot No. 41 of a subdivision known as GLENDALE, III, a plat of which is of record in the RMC Office for Greenville County in Plat Book 4-R at Pages 83 and 84, and having the following metes and bounds, to-wit:

BEGINNING at a point on the northwestern side of Fargo Street, at the joint front corner of Lots Nos. 40 and 41, and running thence along the common line of said lots, N. 51-57 W. 209.1 feet to an iron pin at the joint rear corner ot Lots Nos. 40 and 41; thence running N. 42-11 E. 127.7 feet to an iron pin at the joint rear corner of Lots Nos. 41 and 42; thence with the joint line with Lot 42, S. 48-53 E. 196.7 feet to an iron pin on the northwestern side of Fargo Street; thence with the northwestern side of Fargo Street, S. 35-27 W. 54.8 feet to an iron pin; thence continuing along said Street, S. 37-09 W. 62.2 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Donald H. Wolfe and Melody L. Wolfe. dated March 18, 1983, and recorded herewith.

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.

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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 Mortgagoe 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)

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Replaces Form FHA-2175M, which is Obsolete