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FILED GREENVILLE FOR S. C. **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 CHEENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Neil A. Cochran and Carolyn J. Cochran of Greenville, South Carolina , hereinaster called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Bankers Mortgage Corporation

, a corporation , hereinafter South Carolina 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 ----FORTY-FIVE THOUSAND AND NO/100----- Dollars (\$ 45,000.00), %) per centum (---ten--with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of Bankers Mortgage Corporation in Florence, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of ---FOUR HUNDRED EIGHTY-THREE AND 75/100----- Dollars (\$ 483.75 , 19 83, and on the first day of each month thereafter until the princommencing on the first day of June 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 May, 1998.

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 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 42, Lake Forest Subdivision, Section I, according to a plat prepared of said property and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book G, at Page 17, and according to said plat having the following courses and distances, to-wit:

BEGINNING at a point on the edge of Tranquil Avenue, joint front corner of Lot 41 and running thence with the common line with said lot, N. 47-37 E. 161.4 feet to a point in line with Lot 40; thence running with the common line with Lot 40, S. 51-30 E. 54.3 feet to a point; joint rear corner with Lot 39; thence running with the common line with Lot 39, S. 56-28 E. 51.2 feet to a point, joint rear corner with Lot 43; thence running with the common line with said lot, S. 42-16 W. 166.6 feet to an iron pin on the edge of Tranquil Avenue; thence running with the edge of said avenue, N. 49-36 W. 120 feet to a point on the edge of said Avenue, the point of Beginning.

The within property is the identical property conveyed to Neil A. Cochran and Carolyn J. Cochran by deed of Mabel S. Kaufmann, dated March 31, 1983, and which said deed was recorded in the R.M.C. Office for Greenville County, South Carolina, on March 31, 1983 in Deed Book 1185, Page 364.

Rogether 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.

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.

Replaces Form FHA-2175M, which is Obsolete

HUD-92175M (1-79)

c.g. c. Hac.