

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

FILED
GREENVILLE, S.C.
MAY 23 3 18 PM '83
DONNIE S. BARNES

TO ALL WHOM THESE PRESENTS MAY CONCERN

James A. Jarvis and Caroline P. Jarvis, hereinafter called the Mortgagor, send(s) greetings: of

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association of South Carolina

, a corporation, hereinafter organized and existing under the laws of United States, 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 Twenty- Five Thousand and no/100ths Dollars (\$ 25,000.00).

with interest from date at the rate of Eleven and One-Half per centum (11.500 %) per annum until paid, said principal and interest being payable at the office of 301 College Street, P.O. Drawer 408 in Greenville, SC 29602 or at such other place as the holder of the note may designate in writing, in monthly installments of Two-Hundred Ninety Two and 05/100ths Dollars (\$ 292.05), commencing on the first day of July, 19 83, and on the first day of each month thereafter until 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 June, 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 GREENVILLE State of South Carolina:

ALL that certain piece, parcel or lot of land, together with all improvements thereon, situate, lying and being on the Northern side of of Oakway Lake Road, at the intersection of Oakway Lake Road and Maplecrest Drive, in the County of Greenville, State of South Carolina, being shown and designated as Part Lot No. 95 and Part of Lot 94 on plat of Dove Tree recorded in the RMC Office Greenville County, S.C., in Plat Book 4X at pages 21-23 and also being designated as Property of James A. Jarvis and Caroline P. Jarvis and recorded in Plat Book 9-P at Page 84 in the RMC Office of Greenville County, S.C.

BEGINNING at an iron pin on the northern side of Oakway Lake Road, at the joint front corner of Lots 94 and 95, and running N 13-07 W. 170.1 feet; thence continuing along said line N 68.37 E. 101.9 feet to an iron pin; thence with the western side of Maplecrest Drive S 25.38 E 150.0 feet to an iron pin; thence continuing with Maplecrest Drive S 22.36 W 33.3 feet to an iron pin on the northern side of Oakway Lake Road; thence with the northern side of Oakway Lake Road S 70-50 W 109.6 feet; thence S 79-50 W 5 feet to the point of the beginning.

THIS being a portion of the property conveyed to the grantors herein by deed of William Street Development Company dated April 22, 1983 and recorded in RMC Office for Greenville County, S.C. in Deed Book 1186 at Page 965 dated April 22, 1983 and recorded April 25, 1983.

This conveyance is subject to all restrictions, set-back lines, roadways, zoning ordinances, easements, and rights-of-way, if any, affecting the above described property.

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. 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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