MORTGAGE

TATE OF SOUTH CAROLINA,

OBERN FILES S.C. JAN II WANTER

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

of

TO ALL WHOM THESE PRESENTS MAY CONCERN:

February

We foliaude J. Reeves and Teresa A. Reeves

Piedmont, South Carolina

on the first day of

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

1999

WHEREAS, the Mortgagor is well and truly indebted unto The Bankers Life

organized and existing under the laws of Iowa , hereinafter 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 Thousand Four Hundred Dollars (\$40,400.00),

with interest from date at the rate of Twelve

per annum until paid, said principal and interest being payable at the office of

The Bankers Life

in Des Moines, Iowa

The such other place as the holder of the note may designate in writing, in monthly installments of

Four Hundred Eighty-Five & 20/100

Dollars (\$ 485.20
),

commencing on the first day of March

1984, 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

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, situate, lying and being in the State of South Carolina, County of Greenville, on the western side of Second Day Street, and being known and designated as Lot No. 78 as shown on plat entitled "CANTERBURY SUBDIVISION, SECTION II", prepared by Heaner Engineering Co., dated July 17, 1972, and subsequently revised through March 31, 1976, which plat is recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book 5-P, at page 31, reference to said plat being hereby craved for the metes and bounds thereof.

THIS conveyance is subject to all restrictions, zoning ordinances, easements, and rights of way, if any, of record or on the premises, affecting the above described property.

THIS is the same property conveyed to Claude J. Reeves and Teresa A. Reeves by deed of Rohit C. Engineer and Rekha R. Engineer dated January 28, 1984, and recorded on January 31, 1984, in the Office of the R. M. C. for Greenville County in Deed Book 1205 at page 115.

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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 and 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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