MORTGAGE

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

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JAMES S. MCVAY

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

ALLIANCE MORTGAGE COMPANY,

a corporation . hereinafter organized and existing under the laws of the State of Florida 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 Thousand Seven Hundred Sixty and No/100-----Dollars (\$ 20,760.00

with interest from date at the rate of fourteen and one-half per centum (per annum until paid, said principal and interest being payable at the office of Alliance Mortgage Company, P.O. Box

2309, Jacksonville, Florida 32231 xxx or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Fifty Four Dollars (\$ 254.31 and 31/100-, 1984, and on the first day of each month thereafter until the princommencing on the first day of October 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 September, 2014.

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 any and all improvements thereon, lying and being situate on the northeast side of Fourth Street, in Greenville County, being shown as Lot No. 4 on a plat of Section 6 of Judson Mills Village by Dalton & Neves, Engineers, dated November, 1941, and recorded in Plat Book K, Pages 106 and 107 in the R.M.C. Office for Greenville County which plat is incorporated herein by reference, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeast side of Fourth Street, joint front corner of Lot No. 3 and running thence N. 48-48 E., 219.4 feet to an iron pin, joint rear corner of Lot No. 3; thence with Brushy Creek as the line S. 56-42 E., 72.65 feet to an iron pin, joint rear corner of Lot No. 5; thence with the line of said lot S. 48-8 W., 238.8 feet to an iron pin on the edge of Fourth Street, joint front corner of Lot No. 5; thence along the northeast side of Fourth Street N. 41-12 W., 70 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagor by deed of FinanceAmerica Corporation recorded in the R.M.C. Office for Greenville County on August 24, 1984, in Deed Book 1220, Page 192.

STATE OF SOUTH CAROLINA SOUTH CAROLINA TAX COMMISSION DOCUMENTARY STAMP XAI

Together with all and singular the rights, memocis, neteotraments, 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 C 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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