Mortgage

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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

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TO ALL WHOM THESE PRESENTS MAY CONCERN: JAMES S. KNIGHT AND MAUREEN NERY,

of

Greenville, South Carolina

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

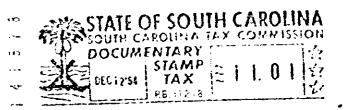
WHEREAS, the Mortgagor is well and truly indebted unto AUGUST KOHN AND COMPANY, INCORPORATED 101 Greystone Boulevard, Columbia, SC 29226-0201

, a corporation , hereinafter organized and existing under the laws of South Carolina 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 Thirty-Six Thousand Six-Hundred Ninety and no/100ths), with interest from date at the rate Dollars (\$ 36,690.00 %) per annum until paid, said principal per centum (12.50 twelve and one-half and interest being payable at the office of August Kohn and Company Columbia, South Carolina 29226-0201 iΩ 101 Greystone Boulevard or at such other place as the holder of the note may designate in writing, in monthly installments of Three-hundred Dollars (\$ 391.58 ninety-one and 58/100ths-, 1985 , and on the first day of each month thereafter until commencing on the first day of February 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 January, 2015.

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, it successors and assigns, the following-described real estate situated in the County of Greenville State of South Carolina:

ALL that certain piece, parcel or tract of land to include all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, Paris Mountain Township, on the southern side of Hunts Bridge Road, being known and designated as a portion of Tract No. 2 of the property of Elvira Shockley Estate, as shown on plat thereof recorded in the RMC Office for Greenville County, South Carolina in Plat Book M at page 115, said conveyance being of 3.75 acres as shown on a plat by Carolina Surveying said plat being recorded aforesaid records in Plat Book \(\frac{1}{16}\) at page \(\frac{51}{16}\), reference being made to said plat for the metes and bounds thereof.

This being the same as that conveyed to James S. Knight and Maureen Nery by deed of Ruth G. Lark being dated and recorded concurrently 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. 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 therein 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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SCNB modified from FHA 2175V (1-78)

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