P.O. Bay 42.1 Charleston, 56 29402

MORTGAGE

FILED GREENVILLE CO. S.C.

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

BEC 14 12 06 PH 184

vel 1694 FASE 451

DONNIE S. TANKERSLEY
TO ALL WHOM THESE PRESENTS MAY CONCERNIC.

Stephen A. Hewitt, of Greenville, SC, hereinafter called the Mortgagor, send(s) greetings:

organized and existing under the laws of South Carolina, , 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 Seventy Thousand Five Hundred Eighty-Four and no/100 - Dollars (\$ 70,584.00),

per centum (with interest from date at the rate of Thirteen per annum until paid, said principal and interest being payable at the office of First Trident Savings and Loan Corporation ĬΠ Charleston, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Seven Hundred Dollars (\$ 780.80 Eighty and 80/100 , 19 85, and on the first day of each month thereafter until the princommencing on the first day of February, 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 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, its successors and assigns, the following-described real estate situated in the County of GREENVILLE

State of South Carolina:

ALL that piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina at the northwestern corner of the intersection of Locke Drive and Brockman Drive and being known and designated as Lot 5 on a plat of Section Five, Knollwood Heights, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat book 4R at pages 91 and 92 and having, according to said plat, the following metes and bounds:

BEGINNING at a point on the northern edge of Brockman Drive at the joint front corner of lots 5 and 6 and running thence along a line of Lot 6 N. 21-39-44 E. 167.44 feet to a point; thence along a line of lot 4 S. 63-00-23 E. 154.73 feet to a point; thence S. 26-30-00 W. 139.00 feet to a point at the northwestern corner of the intersection of Locke Drive and Brockman Drive; thence along the corner of said intersection S. 71-30-00 W. 35.36 feet to a point on the northern edge of Brockman Drive; thence along the northern edge of said drive N. 63-30-00 W. 79.76 feet to a point; thence along the curve of the northern edge of said drive, the chord of which is N. 65-55-08 W. 35.87 feet to the beginning corner.

This is the same property conveyed to Mortgagor by deed of Orion M. Click, Jr. and Brenda S. Click, dated December 13, 1984 and recorded December 14, 1984, in the RMC Office for Greenville County, South Carolina in Deed Book 1229 at page 179.

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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