## **MORTGAGE**

FILED GREENVILLE CO. S.C. STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE

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

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TO ALL WHOM THESE PRESENDENTAY CRACERN:

Terry V. Taylor and Janice P. Taylor

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

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

, a corporation , hereinaster the United States of America organized and existing under the laws of 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-Eight Thousand One Hundred Eighty-One and No/100 --Dollars (\$ 28,181.00 ),

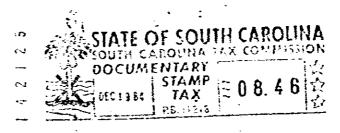
%) per centum ( 13.0 thirteen with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association of South Carolina, P.O.Box 408n 741 Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of ThreeHundred Eleven Dollars (\$ 311.741 and 74/100 -----1, 1985, 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 January, 2015 707 ()Pi

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 seknowledged, 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 on Piedwont Highway (Old U. S. 29), near the City of Greenville, in the County of Greenville, State of South Carolina, being known and designated as Lot No. 11 of a subdivision known as Oakvale Terrace, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book W at Page 151, said lot having such metes and bounds as shown thereon.

THIS is the identical property conveyed to the Mortgagors herein by Sarah W. Bruin by deed dated August 31, 1978, and recorded in the R.M.C. Office for Greenville County September 26, 1978, in Deed Book 1088 at Page 604.

THE RIDER ("RIDER") ATTACHED HERETO AND EXECUTED OF EVEN DATE HEREWITH IS IN-CURPORATED HEREIN AND THE COVENANTS AND MUREEMEN IS OF THE RIVER SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS UF THIS MORTGAGE, DEED OF TRUST OF DEED 10 SECURE DEBT AS IF THE RIDER WERE A PART HEREOF.



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.

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete

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