SOUTH CAROLINA FHA FORM ND. 21754 (Rev. September 1972)

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REDUKA A BUKEN

LAN# 02-39-26310 1011362 1151477

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

49 FASE 360

TO ALL WHOM THESE PRESENTS MAY CONCER!

STATE OF SOUTH CAROLINA,

COUNTY OF GREENVILLE

WILLIAM E. McDOWELL AND CHERYL G. McDOWELL , bereinafter called the Mortgagor, send(s) greetings: Greenville County

WHEREAS, the Mortgagor is well and truly indebted unto THE LOMAS & NETTLETON COMPANY

, hereinafter organized and existing under the laws of Connecticut called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated berein by reference, in the principal sum of Twelve Thousand, Two Hundred and Dollars (\$ 12,200.00 ), with interest from date at the rate payment thereof to the Morigagee, and also in consideration of the future? Sum versure with the first and the factor of the first and the factor of the first and the factor of the fact eagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receip whereof is bereby acknowledged, has granted, bargained, sold, and released, and by these present does great targain, sell, and release unto the Mortgagee, its successors and assigns, the following described reestate situated in the County of Greenville State of South Carolina: All that certain piece, parcel or lot of land in the State of South

Carolina, County of Greenville, being on Cliffwood Court, known and Carolina, County of Greenville, being on Clittwood Court, known and county of Greenville, being on Clittwood Court, known and county of Greenville, being on Clittwood Court, known and county of Greenville, being on Clittwood Court, known and co RMC office for Greenville County in Plat Book 4-F at page 16.

LONG, BLACK & GASTON



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THE LOYAS AND NETTLETON

THE LOWAS & NETTLETON COMPANY

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Together with all and singular the rights, members, hereditaxents, 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

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, 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.