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HUD FORM 6208
(G) (8/27/71)

REC'D
FEB 11 CO. S.C.
JOANIE S. OS PH '81

MORTGAGE OF REAL ESTATE

State of South Carolina
County of GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

This Mortgage, made as of the 16th day of March, 1981, between Lula Belle Gilliard (hereinafter called "Mortgagor"), residing at 179 E. Seventieth Street, in the City of New York, County of New York, the State of New York, and the United States of America (hereinafter called "Mortgagee"), acting by and through the Department of Housing and Urban Development, having a Regional Office at Room 645 Peachtree-Seventh Building in the City of Atlanta, County of Fulton, and State of Georgia.

WITNESSETH, that to secure the payment of an indebtedness in the principal amount of Sixteen Thousand Six Hundred Fifty Dollars (\$ 16,650.00), with interest thereon, which shall be payable in accordance with a certain note, bond or and No/ other obligation (which note, bond or obligation is hereinafter called "Note"), bearing even date herewith, a true and correct copy of which, exclusive of the signature of the Mortgagor, marked "Schedule A", is annexed hereto and made a part hereof, and all other indebtedness which the Mortgagee is obligated to pay to the Mortgagor.

THIS property is known and designated as Block Book No. 201-10-6.

BEING a portion of the property conveyed to Lula Belle Gilliard by deed of Charlie Williams and Elsie Mae Williams, recorded in the RMC Office for Greenville County in Deed Book 580 at page 65, on July 9, 1957. Mary Frances G. Oliver received authority as Attorney-In-Fact from Lula Belle Gilliard pursuant to a General Power of Attorney, dated February 19, 1981, and signed in the County of New York, State of New York, which is not recorded.

The debt hereby secured is paid in full and the lien of this instrument satisfied.

WITNESS:

Harold P. Headley DECEMBER 28, 1981 L J Wallace
By: Harold P. Headley L J Wallace
Columbia, S.C. HUD Area Manager

NOTARY PUBLIC. My Commission expires 12-14-81 L J Wallace

TOGETHER with all appurtenances thereto and all the estate and rights of the Mortgagor in and to such property or in any wise appertaining thereto; all buildings and other structures now or hereafter thereon created or installed, and all fixtures and articles of personal property now or hereafter attached to, or used in, or in connection with, any such land, buildings or structures which are necessary to the enjoyment and occupancy of such buildings or structures for the purposes for which they were or are to be erected or installed, including, but not limited to, all heating, plumbing, bathroom, lighting, cooking, laundry, ventilating, refrigerating, insulating and air-conditioning equipment and fixtures, and all replacements, alterations and additions thereto, whether or not the same are or shall be attached to such land, buildings or structures in any manner.

TOGETHER with any and all awards now or hereafter made for the taking of the property mortgaged hereby, or any part thereof (including any easement), by the exercise of the power of eminent domain, including any award for change of grade of any street or other roadway, which awards are hereby assigned to the Mortgagee and are deemed a part of the property mortgaged hereby, and the Mortgagee is hereby authorized to collect and receive the proceeds of such awards, to give proper receipts and accountances therefor, and to apply the same toward the payment of indebtedness secured by this Mortgage, notwithstanding the fact that the amount owing thereon may not then be due and payable; and the Mortgagor hereby agrees, upon request to make, execute and deliver any and all assignments and other instruments sufficient for the purpose of assigning each such award to the Mortgagee, free, clear and discharged of any encumbrances of any kind or nature whatsoever; and

TOGETHER with all right, title and interest of the Mortgagor in and to the land lying in the streets and roads in front of and adjoining the above described land (all the above described land, buildings, other structures, fixtures, articles of personal property, awards and other rights and interests being hereinafter collectively called the "mortgaged property").

TO HAVE AND TO HOLD the mortgaged property and every part thereof unto the Mortgagee, its successors and assigns forever for the purposes and uses herein set forth.

AND the Mortgagor further covenants and agrees with the Mortgagee, as follows: