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GREENVILLE CO. S. C.

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MORTGAGE
OLIVE PARKS NORTH
R. H. C.

BOOK 1234 PAGE 271

SOUTH CAROLINA
FHA FORM NO. 2175m
(Rev. March 1971)

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 } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: Jerry L. Owens and Lyn R. Owens

Greenville, South Carolina } hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Thomas & Hill, Inc., a West Virginia Corporation, with principal place of business at 818 Virginia Street, East, Charleston, West Virginia

organized and existing under the laws of West Virginia, 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 Eleven Thousand Nine Hundred Fifty and No/100----- Dollars (\$11,950.00-----), with interest from date at the rate of -----seven----- per centum (-----7%) per annum until paid, said principal and interest being payable at the office of Thomas & Hill, Inc., 818 Virginia Street, East in Charleston, West Virginia

or at such other place as the holder of the note may designate in writing, in monthly installments of Seventy Nine and 59/100----- Dollars (\$ 79.59-----), commencing on the first day of July 1972, 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 June 2002

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, with the buildings and improvements thereon, situate on the southwestern side of Paris View Drive (formerly known as West Fairview Avenue) in the City and County of Greenville, State of South Carolina being shown as Lot 23 on plat of Druid Hills recorded in the RMC Office for Greenville County in Plat Book "P", at page 113, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwest side of Paris View Drive at the joint front corner of Lots 22 and 23 and runs thence along the line of Lot 22 S. 48-11 W. 208.4 feet to an iron pin; thence S. 71-54 E. 107.3 feet to an iron pin; thence along the line of Lot 24 N. 33-05 E. 168 feet to an iron pin on the southwest side of Paris View Drive; thence along Paris View Drive N. 49-06 W. 50 feet to the point of beginning.

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; and, provided, further, that in the event the debt is paid in full prior to maturity and