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

GREENVILLE CO. S. C. MORTGAGE

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, R.H.C. COUNTY OF GREENVILLE SS:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Ruby M. Wright

Greenville County

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

WHEREAS, the Mortgagor is well and truly indebted unto Thomas & Hill, Inc.

organized and existing under the laws of the State 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 Seventeen Thousand Nine Hundred and No/100 Dollars (\$ 17,900.00), 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.

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: On the eastern side of Glendale Street, being known and designated as Lot No. 22 and part of Lot No. 21, as shown on a Plat of Glendale Heights, recorded in the R. M. C. Office for Greenville County, in Plat Book "KK", at Page 143, and having,

Beginning at an iron pin on the eastern side of Glendale Street, at the joint front corner of Lots 22 and 23, and running thence with the common line of said Lots N. 83-15 E. 130 feet to an iron pin; thence running S. 6-45 E. 87.5 feet to an iron pin at the rear corner of Lot 21; thence with a new line throught Lot 21 S. 83-15 W. 130 feet to an iron pin on the eastern side of Glendale Street; thence with the line of said Street N. 6-45 W. 87.5 feet to the point of beginning.

according to said Plat, the following metes and bounds, to-wit:

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 tawfully 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