

**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, }  
COUNTY OF GREENVILLE } S.S.

TO ALL WHOM THESE PRESENTS MAY CONCERN: James W. Fayssoux

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

WHEREAS, the Mortgagor is well and truly indebted unto Aiken-Speir, Inc.

organized and existing under the laws of the State of South Carolina, a corporation 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 Twelve Thousand Eight Hundred and No/100 Dollars (\$12,800.00), with interest from date at the rate of nine and one-half-per centum ( 9-1/2 %) per annum until paid, said principal and interest being payable at the office of Aiken-Speir, Inc., P. O. Box 391 in Florence, South Carolina 29503

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Seven and 65/100-Dollars (\$ 107.65 ), commencing on the first day of November, 1978, 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 October, 2008.

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 certain piece, parcel or lot of land situate, lying and being in the City of Greenville, on the northern side of Central Avenue in the County of Greenville, State of South Carolina, and being known and designated as Lot No. 33 as shown on a plat of the Marshall Estates, prepared by Dalton & Neves, Engineers, May, 1932, and recorded in the RMC Office for Greenville County in Plat Book H at Page 253, and being more particularly described according to a more recent survey prepared by Piedmont Engineering Services, October, 1948, as follows:

BEGINNING at an iron pin on the northern side of Central Avenue, joint front corner of Lots 14 and 33, which point is 488.3 feet west of the intersection of Central Avenue and Townes Street and running thence with Central Avenue, N.65-22 W. 52 feet to an iron pin, corner of Lot 12; thence with line of Lot 12, N.24-20 E. 99.2 feet to an iron pin; thence S.86-32 E. 55.8 feet to an iron pin, joint rear corner of Lots 14 and 33; thence with the joint line of said Lots, S.24-20 W. 119.9 feet to the beginning corner.

THIS is the same property as that conveyed to the Mortgagor herein by deed from Patricia Roberts Harris, Secretary of Housing and Urban Development of Washington, D.C., recorded in the RMC Office for Greenville County on September 12, 1978.

THE mailing address of the Mortgagee herein is P. O. Box 391, Florence, South Carolina 29503.

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.

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