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GREENVILLE CO. S. C.

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DONNIE S. TANKERSLEY
SOUTH CAROLINA,
COUNTY OF GREENVILLE

MORTGAGE

JUL 10 10 59 AM '79

DONNIE S. TANKERSLEY
R.M.C.

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This form is used in connection with mortgages insured under the new 1-4 first-lien program of the National Housing Act.

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TO ALL WHOM THESE PRESENTS MAY CONCERN: we, Brenda Pepper and Marcus Dowdy,

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto South Carolina Federal Savings and Loan Association,

a corporation organized and existing under the laws of South Carolina 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 **Twenty-Three Thousand Two Hundred and Fifty** Dollars (\$ 23,250.00), with interest from date at the rate of **Ten** per centum (10 %) per annum until paid, said principal and interest being payable at the office of **South Carolina Federal Savings and Loan Association, 1500 Hampton Street in Columbia, South Carolina,** or at such other place as the holder of the note may designate in writing, in monthly installments of **Two Hundred Four and 04/100** Dollars (\$204.04), commencing on the first day of **August**, 1979, 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 **July, 2009**

NOT KNOWN 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 with the buildings and improvements thereon, situate, lying and being on the South side of Pleasant Ridge Avenue, in the City of Greenville, Greenville County, South Carolina, being shown as Lot 115, on plat of Pleasant Valley, Section 1, made by Dalton & Neves, Engineers, April, 1946, recorded in the R. M. C. Office for Greenville County in Plat Book "P", at Page 93, and having, according to the said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the South side of Pleasant Ridge Avenue, at joint front corner of Lots 114 and 115, and running thence along the line of Lot 114, S. 0-08 E. 160 feet to an iron pin; thence N. 89-52 E. 60 feet to an iron pin; thence with the line of Lot 116, N. 0-08 W. 160 feet to an iron pin on the South side of Pleasant Ridge Avenue; thence along the South side of Pleasant Ridge Avenue, S. 89-52 W. 60 feet to the beginning corner.

THIS is the same property conveyed to the mortgagors by deed of Carl Y. Owings, and recorded in the R. M. C. Office for Greenville County, South Carolina, in Deed Book 1105, at Page 897, on July 3, 1979.

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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