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MORTGAGE
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BOOK 1483 PAGE 944

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:

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TO ALL WHOM THESE PRESENTS MAY CONCERN: Charles M. Matheny and Cynthia Y. Matheny
of
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Perpetual Building and Loan

, a corporation organized and existing under the laws of the State 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 Forty Nine Thousand One Hundred Fifty and No/100----- Dollars (\$ 49,150.00-----),

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 Perpetual Building and Loan in Anderson, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Thirty One and 54/100-----Dollars (\$ 431.54-----), commencing on the first day of November, 19 79, 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 2009.

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 tract of land situate, lying and being in said County and State, in Fairview Township on Watson Road and having according to a plat prepared for Charles M. Matheny and Cynthia Y. Matheny by Webb Surveying dated September 19, 1979 the following metes and bounds to wit:

BEGINNING at a nail and a bottle cap in the right of way of Watson Road and running thence S. 80-10 W. 387.8 feet to an iron pin; thence turning and running N. 2-08 W. 464.3 feet to an iron pin; thence turning and running with the property now or formerly of Brown N. 66-26 E. 334.7 feet to a spike in the right of way of Watson Road; thence turning and running with the right of way of Watson Road S. 9-50 E. 543.8 feet with the point of beginning.

This being the same property conveyed to Mortgagors herein by deed of Frank L. Davis and Bessie Davis, a/k/a Bessie H. Davis dated and recorded 28 September 1979 in the RMC Office for Greenville County in Deed Book 112 at page 582.

Address of Mortgagee: Post Office Box 1247, Anderson, South Carolina 29622

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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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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