

USDA-FHA
Form FHA 427-1 SC
(Rev. 7-1-73)

FILED
GREENVILLE CO. S. Position 5
NOV 4 10 05 AM '75
REAL ESTATE MORTGAGE FOR SOUTH CAROLINA
S. TACKERSLEY
R.M.C.

BOOK 1352 PAGE 786

KNOW ALL MEN BY THESE PRESENTS, Dated October 31, 1975
WHEREAS, the undersigned JAMES R. WHAM AND JENNIFER J. WHAM

residing in Greenville County, South Carolina, whose post office address
is 1215 Davenport Road, Simpsonville, South Carolina 29681
herein called "Borrower," are (is) justly indebted to the United States of America, acting through the Farmers Home Administration,
United States Department of Agriculture, herein called the "Government," as evidenced by one or more certain promissory note(s) or
assumption agreement(s), herein called "note" (if more than one note is described below the word "note" as used herein shall be
construed as referring to each note singly or all notes collectively, as the context may require), said note being executed by Borrower,
being payable to the order of the Government in installments as specified therein, authorizing acceleration of the entire indebtedness at
the option of the Government upon any default by Borrower, and being further described as follows:

<u>Date of Instrument</u>	<u>Principal Amount</u>	<u>Annual Rate of Interest</u>	<u>Due Date of Final Installment</u>
October 31, 1975	\$22,700.00	9%	October 31, 2008

And the note evidences a loan to Borrower, and the Government, at any time, may assign the note and insure the payment thereof
pursuant to the Consolidated Farm and Rural Development Act, or Title V of the Housing Act of 1949.

And it is the purpose and intent of this instrument that, among other things, at all times when the note is held by the Government, or in
the event the Government should assign this instrument without insurance of the note, this instrument shall secure payment of the note, but
when the note is held by an insured holder, this instrument shall not secure payment of the note or attach to the debt evidenced thereby,
but as to the note and such debt shall constitute an indemnity mortgage to secure the Government against loss under its insurance contract
by reason of any default by Borrower.

NOW, THEREFORE, in consideration of the loan(s) and (a) at all times when the note is held by the Government, or in the event the
Government should assign this instrument without insurance of the payment of the note, to secure prompt payment of the note and any
renewals and extensions thereof and any agreements contained therein, including any provision for the payment of an insurance or other
charge, (b) at all times when the note is held by an insured holder, to secure performance of Borrower's agreement herein to indemnify and
save harmless the Government against loss under its insurance contract by reason of any default by Borrower, and (c) in any event and
at all times to secure the prompt payment of all advances and expenditures made by the Government, with interest, as hereinafter described,
and the performance of every covenant and agreement of Borrower contained herein or in any supplementary agreement, Borrower does
hereby grant, bargain, sell, release, and assign unto the Government, with general warranty, the following property situated in the State of
South Carolina, County(ies) of Greenville

ALL that lot of land in the State of South Carolina, County of Green-
ville, Town of Simpsonville, being known and designated as Lot No.
695 on a Plat of Sheet 1, of Section 6 of Westwood Subdivision, re-
corded in Plat Book 4X at page 100 and having, according to said
plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northern side of Davenport Road, at
the joint front corner of Lot No. 694 and running thence with said
Lot No. 694, N. 5-10 W., 141.73 feet to an iron pin; thence N. 8-55
E., 86 feet to an iron pin; thence with the line of Lot No. 696, S.
5-10 E., 140.3 feet to an iron pin on the northern side of Davenport
Road; thence with the edge of said Road, S. 83-49 W., 85.0 feet to
the point of beginning.

FHA 427-1 SC (Rev. 7-1-73)

9796

4328 RV-2