

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 } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: Verdery B. McDaniel, Frances McDaniel,  
and Mae Frances McDaniel of  
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

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

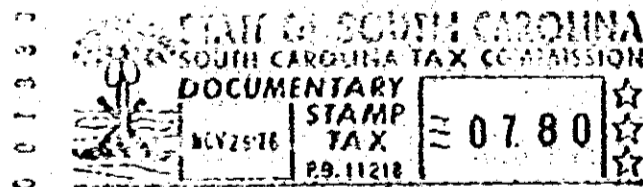
organized and existing under the laws of the state of South Carolina, hereinafter called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of Nineteen Thousand, Five Hundred and No/100-----Dollars (\$ 19,500.00 ), with interest from date at the rate of Eight & One-Half per centum ( 8½ %) per annum until paid, said principal and interest being payable at the office of Aiken-Speir, Inc., 265 West Cheves Street in Florence, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred, Forty-nine and 96/100-----Dollars (\$ 149.96 ), commencing on the first day of January, 19 77 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 December, 2006

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 lot of land, situate at the northwest corner of the intersection of Haviland Avenue and Cleveirvine Street, shown as all of Lot 29 and the major portion of Lot 28 on plat of Hillside Terrace, recorded in Plat Book F, Page 154 and described as follows:

BEGINNING at an iron pin at the northwest corner of the intersection of Haviland Avenue and Cleveirvine Street and running thence with the northwest side of Haviland Avenue, N. 54-21 E. 110 feet to pin; thence through Lot 28 and with line of Lot heretofore conveyed to Shelton A. LaBelle, N. 32-13 W. 123.8 feet to pin in rear line of Lot 28; thence S. 53-47 W. 95 feet to pin on Cleveirvine Street; thence with the eastern side of Cleveirvine Street, S. 25-40 E. 125 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of George M. Tinsley of even date to be recorded herewith.



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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