SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1972)

MORTGAGE

This term 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

3440 S. Finnes (12) francis

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

WILLIE JAMES and CAROLYN T. ANDERSON

Greenville, South Carolina

shall be due and payable on the first day of

State of South Carolina:

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

WHEREAS, the Mortgagor is well and truly indebted unto LINCOLN HOME MORTGAGE COMPANY, INC.

, a corporation organized and existing under the laws of State of Georgia , 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 FIVE THOUSAND FIVE HUNDRED and Dollars (\$ 25,500.00), with interest from date at the rate No/100 %) per annum until paid, said principal per centum (Eight and interest being payable at the office of Lincoln Home Mortgage Company, Inc. in Atlanta, Georgia or at such other place as the holder of the note may designate in writing, in monthly installments of Dollars (\$ 187.17 One Hundred Eighty-Seven and 17/100 May , 1977, and on the first day of each month thereafter until commencing on the first day of the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid,

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,

April, 2007.

ALL that certain piece, parcel or lot of land situate, lying and being on the southern side of East Castle Road, near the City of Greenville, in the County of Greenville, State of South Carolina, being known and designated as Lot No. 212 and a portion of Lot 211 on plat entitled "Survey for Patterson-Taylor Builders, Inc.," prepared by Carolina Surveying Company, dated June 9, 1976, recorded in the RMC Office for Greenville County in Plat Book \mathcal{S} — \mathcal{U} at page \mathcal{A} \mathcal{U} , and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southerly side of East Castle Poad at the joint front corner of Lots Nos. 212 and 213; thence with the line of Lot No. 213 S. 58-38 W. 191.0 Feet to an iron pin at the joint rear corner of Lots Nos. 34, 34, 212 and 213; thence with the line of Lots Nos. 36 and 37 N. 29-06 W. 50 feet to an iron pin at the joint rear corner of Lots Nos. 211 and 212; thence a new line through Lot No. 211 as follows: N. 50-42 E. 95.3 feet; thence N. 54-55 E. 83.0 feet to an iron pin on the southerly side of East Castle Road; thence with the southwesterly side East Castle Road, the following courses and distances; S. 43-45 E. 60.3 feet to an iron pin; thence S. 23-33 E. 9.7 feet to the point of beginning.

CONTINUED ON BACK COVER.

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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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