SOUTH CAROLINA FHA FORM NO. 2175W Rev. September 1972 FEHVILLES MORTGAGE

This form is used in connection with mortgages insured under the net to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA. COUNTY OF

TO ALL WHOM THESE PRESENTS MAY CONCERN: Vinson H. Sheppard, Jr. and Linda K. Sheppard

of

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Aiken-Speir, Inc., P. O. Box > 391, Florence, S. C. 29501

a corporation, a corporation, 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 TWELVE THOUSAND, ONE HUNDRED AND NO/100 Dollars (\$12, 100, 00), with interest from date at the rate

AND NO/100 EIGHT Dollars (\$12, 100.00 per centum (8

5) per annum until paid, said principal

and interest being payable at the office of

in

or at such other place as the holder of the note may designate in writing, in monthly installments of

One Hundred, One and 28/100

commencing on the first day of June

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 May, 1997

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, near the City of Greenville

State of South Carolina:

being known and designated as Lot #84, Section A, as shown on a plat entitled "A Subdivision for Woodside Mills, Greenville, S.C." dated January 14,1950 and recorded in Plat Book W at pages 111-117 inclusive and having such metes and bounds as appear by reference to such recorded plat. According to such plat, the subject property is also known as No. 30 Second Street and fronts thereon 80 feet.

This is the identical property conveyed to the mortgagors by deed of James A. Crumpton to be recorded herewith.

DOCUMENTARY STAMP 0 4.84 TO

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

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, hencever, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

328 W.E.

FL

0-