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SOUTH CAROLINA FHA FORM NO. 21754 (Rev. September 1976) GREENVILLE CO. S. C.

200x 1432 rase 806

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, 22 4 54 PH 17 COUNTY OF GREENVILLE (IE'S, TABLED)

TO ALI. WHOM THESE PRESENTS MAY CONCERN:
GLORIA J. MCCRARY

GREENVILLE, SOUTH CAROLINA,

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

WHEREAS, the Mortgagor is well and truly indebted unto SOUTH CAROLINA NATIONAL BANK

in COLUMBIA, SOUTH CAROLINA, or at such other place as the holder of the note may designate in writing, in monthly installments of ONE HUNDRED NINETY AND 45/100THS Dollars (\$ 190.45 Dollars (\$

NOV, KNOV 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 certain piece, parcel or lot of land situate on the Western side of Old Augusta Road in the State of South Carolina, County of Greenville, being shown on plat of Property of Mrs. Marie Dreher, as Lot 8, made by J. C. Hill, Surveyor, September 17, 1962, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book GCC at Page 119, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Western side of Old Augusta Road at the Northeast corner of Lot 8 and running thence S. 61-55 W. 201.5 feet to an iron pin; thence S. 28-05 E. 65.1 feet to an iron pin at the joint corner of Lots 7 and 8; thence along the line of Lot No. 7, N. 61-55 E. 176.9 feet to an iron pin on Old Augusta Road; thence along the Western side of Old Augusta Road N. 5-40 W. 68 feet to an iron pin, the beginning corner.

THIS being the same property conveyed to the Mortgagor herein by a certain deed of McArthur Walker and Annie B. Walker dated May 22, 1978, and thereafter filed for record on said date in the RMC Office for Greenville County in Deed Book 1079 at Page 646.

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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