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SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976)

MORTGAGE

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 GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: CAROL A, RAY

GREENVILLE COUNTY, SOUTH CAROLINA ---- hereinafter called the Mortgagor, send(s) greetings:

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

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 certain piece, parcel or lot of land, situate, lying and being in Greenville County, State of South Carolina, in or near the Town of Simpsonville, on the southern side of Second Street (also known as Iselin Street), and being shown as Lot No. 109 on plat of Woodside Mills Subdivision, Simpsonville, South Carolina, recorded in Plat Book GG, Page 5, in the RMC Office for Greenville County, and a more recent plat of Carol A. Ray prepared by Richard Wooten Land Surveying Company dated September 12, 1978, recorded in the RMC Office for Greenville County in Plat Book (T), Page (1), and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Iselin Street at the joint front corner of Lots 109 and 110 and running thence with the common line of said Lots, S. 24-50 E., 117.0 feet to an iron pin, joint rear corner of said Lots; running thence along the rear of Lot 109 S. 65-10 W., 80.0 feet to an iron pin, joint rear corner of Lots 108 and 109; running thence with the common line of said Lots N. 24-50 W., 117.0 feet to an iron pin, joint front corner of said Lots on Iselin Street; thence with said Street N. 65-10 E., 80.0 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the mortgagors by deed of Donald E. and Carolyn Smith to be recorded of even date 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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