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MORTGAGE

This ferm 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: We, PHILLIP T. MONTEITH and VICKIE J. MONTEITH

Greenville, South Carolina

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

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

, a corporation organized and existing under the laws of The United States of America , 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 SEVEN THOUSAND, FOUR HUNDRED), with interest from date at the rate and No/100----- Dollars (\$ 27,400.00 %) per annum until paid, said principal per centum (7.75 of Seven and three-fourths and interest being payable at the office of The South Carolina National Bank, P.O. Box 168 Columbia, South Carolina in

or at such other place as the holder of the note may designate in writing, in monthly installments of ONE HUNDRED AND NINETY SIX and 46/100----- Dollars (\$ 196.46 , 19 79, and on the first day of each month thereafter until 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, 2009.

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: on the western side of Blackstone Drive, and being shown and designated as Lot No. 31 on plat of NEW FURMAN HEIGHTS, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book EE at Page 75A, and being further shown on a more recent plat by Freeland & Associates, entitled, "Property of Phillip T. Monteith and Vickie J. Monteith," dated April 11, 1979, and recorded in Greenville County Plat Book 70 at Page 62, and having, according to said latter plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of Blackstone Drive, at the joint front corner of Lots Nos. 31 and 32, and running thence along the common line of said lots, S. 87-55 W. 174.6 feet to an iron pin; thence running N. 5-41 E. 81.0 feet to an iron pin at the joint rear corner with Lot No. 30; thence along the common line with Lot No. 30, N. 87-55 E. 163.4 feet to an iron pin on the westerly side of Blackstone Drive; thence along the westerly side of Blackstone Drive, S. 12-05 E. 80.0 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Joseph E. Nay and Joseph E. Nay, Jr., dated April 12, 1979, and recorded simultaneously herewith.

STATE OF SOUTH CARCLINA SOUTH CAROLINA TAX COMPISSION DOCUMENTARY STAMP AAX

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 Mortgagce, 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.

FHA-2175M (1-78)