GFT - FILED DO. S. C.

MORTGAGE

800h 1566 FASE 637

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

STATE OF SOUTH GAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: I, GABRIEL HUMBERTO PORRAS

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Bankers Mortgage Corporation

with interest from date at the rate of Fifteen and One-half---- per centum (15.50 %) per annum until paid, said principal and interest being payable at the office of Bankers Mortgage Corporation, P.O. Drawer F-20 in Florence, South Carolina 29583 or at such other place as the holder of the note may designate in writing, in monthly installments of -----Five Hundred Seventy Four and 20/100------ Dollars (\$574.20), commencing on the first day of May ,1982, and on the first day of each month thereafter until 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 April, 2012.

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 scaling 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: known and designated as Lot No. 29 as shown on a plat of the subdivision of Riverwoods, Section One, recorded in the RMC Office for Greenville County in plat book 6-H page 66, and having the following metes and bounds, to-wit:

Beginning at an iron pin on the northeast side of Sumter Street, the joint front corner of Lots 28 & 29, and running thence with the joint line of said Lots N. 27-11 W. 129.6 feet to an iron pin; thence N. 71-15 E. 81 feet to an iron pin on the west side of Riverwood Road; thence with the west side of said road S. 27-39 E. 123 feet to an iron pin at intersection with Sumter Street; thence S. 24-30 W. 24.9 feet to an iron pin on the northeast side of Sumter Street; thence with the northeast side of said street S. 81-26 W. 65 feet to the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Westminster Company, Inc., dated March 25, 1982, and recorded simultaneously Cherewith.

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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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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.

HUD-92175M (1-79)