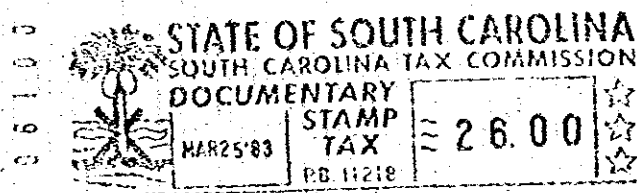


**MORTGAGE**FILED  
GREENVILLE CO S. C.

MAR 25 11 50 AM '03

DONNIE S. TANNER  
R.M.C.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 } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Donald F. Kizer and Theresa B. Kizer  
Simpsonville, South Carolina } of  
, hereinafter called the Mortgagor, send(s) greetings:WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan  
Association of South Carolina, a corporation  
, hereinafter  
organized and existing under the laws of the United States  
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 Sixty-five Thousand and no/100-----  
----- Dollars (\$65,000.00 )with interest from date at the rate of twelve per centum ( 12 %)  
per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan  
Association of South Carolina in 301 College St., P.O. Box 408, Greenville,  
SC, or at such other place as the holder of the note may designate in writing, in monthly installments of Six Hundred Sixty-  
eight and 60/100----- Dollars (\$668.60 )  
commencing on the first day of May , 19 83, and on the first day of each month thereafter until the prin-  
cipal 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, 2013NOW, 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, bar-  
gained, 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 piece, parcel or lot of land situate, lying and being in the County of  
Greenville, State of South Carolina, on the eastern side of Bethel Road, and being  
known and designated as Lot No. 42 on a Plat of Holly Tree Plantation, recorded in  
Plat Book 4 X at Page 33, R. M. C. Office for Greenville County, South Carolina, and,  
according to said plat, having the following metes and bounds, to-wit:Beginning at an iron pin on the eastern side of Bethel Road, joint corner of Lots 42  
and 41 and running thence S. 68-43-42 E. 185 feet to an iron pin; thence N. 09-00-25  
E. 127.92 feet to an iron pin; thence with the joint line of Lots 42 and 43, N.  
68-43-42 W. 157.83 feet to an iron pin on the eastern side of Bethel Road; thence with  
the edge of said Bethel Road S. 21-16-18 W. 125 feet to an iron pin, the point of  
beginning.This is the same property conveyed to mortgagors by deed of W. N. Leslie, Inc.  
recorded May 15, 1981 in Deed Book 1148 at Page 140, R.M.C. Office for Greenville  
County, S. C.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 encum-  
brances 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.