MORTGAGE

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

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STATE OF SOUTH CAROLANA COUNTY OF GREENVILLE DONNE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Janet Anne Dykstra

Greenville County, 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 the United States of America organized and existing under the laws of , 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

Forty-three Thousand Two Hundred Fifty and no/100Dollars (\$ 43,250.00

per centum (11½ with interest from date at the rate of eleven and one-half per annum until paid, said principal and interest being payable at the office of The South Carolina National Bank, 101 Greystone Boulevard in Columbia, South Carolina 29226 or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred , 1983, and on the first day of each month thereafter until the princommencing on the first day of July 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 June, 2013.

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 piece, parcel or lot of land in the County of Greenville, State of South Carolina, on the northern side of Stanley Drive, near the City of Greenville, being shown as Unit 68 on plat of Harbor Town, recorded in the R.M.C. Office for Greenville County, in Plat Book 5-P at Pages 13 and 14, and being more particular described as follows:

BEGINNING at a point at the joint corner of Units 68 and 67 and thence running N. 38-39 E. 20.6 feet; thence turning and running S. 51-21 E. 68.8 feet; thence turning and running S. 38-39 W. 20.6 feet; thence turning and running N. 51-21 E. 68.8 feet to the point of beginning.

The above property is the same property conveyed to the mortgagor by deed of William Boykin and Kathie R, Boykin to be recorded herewith.

STATE OF SOUTH CAROLINA O SOUTH CAROLINA TAX COMMISSION DOCUMENTARY XAX

Garagether 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 olighting 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 whatseever. 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 If an intention to exercise such privilege is given at least thirty (20) days prior to prepayment.

HUD-92176M (1-79)