

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

461-187489

MORTGAGE

LONG, BLACK & GASTON

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

THAT WE, T. STEVEN BERRY AND LORI K. BERRY

Greenville, South Carolina

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

organized and existing under the laws of the State of South Carolina, a corporation 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 SEVEN THOUSAND AND NO/100----- Dollars (\$ 47,000.00)

with interest from date at the rate of Twelve per centum (12.00 %) per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association of South Carolina in P. O. Box 408, Greenville, S. C. or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Eighty Three and 45/100----- Dollars (\$ 483.45), commencing on the first day of April 1, 19 83, 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 March, 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, with all improvements thereon, lying and being in the State of South Carolina, County of Greenville, in the City of Greenville, and being located on the southern side of Earle Street, being known and designated as Lot No. G, Map No. 4 as shown on a plat of property of Mountain City Land Improvement Company, prepared by J. N. Southern which plat is of record in the Office of the RMC for Greenville County, S. C., in Deed Book WW, at Page 605, and having, according to a more recent survey prepared by Freeland and Associates, dated February 21, 1983, entitled "Property of T. Steven Berry and Lori K. Berry", the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Earle Street at the corner of Lot No. H, 65.5 feet from the southeastern corner of Earle Street and Wilson Street and running thence with Earle Street S. 84-30 E. 65.5 feet to an iron pin; thence running S. 5-30 W. 134.5 feet to an iron pin at the joint rear corner of Lots Nos. F and G; thence N. 84-30 W. 65.5 feet to an iron pin in the corner of Lot No. H; thence with the line of Lot No. H, N. 5-30 E. 134.5 feet to the point of BEGINNING.

THIS is the same property conveyed to T. Steven Berry and Lori L. Kline, (now Lori K. Berry), dated April 1, 1981 and recorded April 2, 1981 in the RMC Office for Greenville County in Deed Book 1145 at Page 590.

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.

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