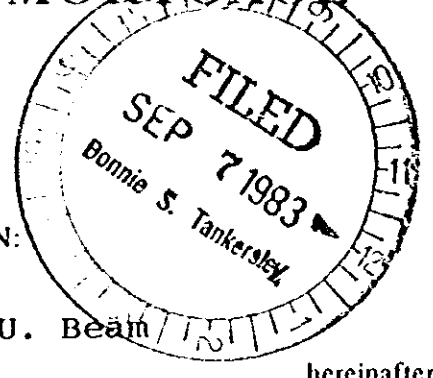


MORTGAGE

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:

James H. St. Clair, and Fred U. Beam of
Rock Hill, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Samuel R. Pierce, Jr., Secretary of
Housing and Urban Development

, a corporation
organized and existing under the laws of the United States, 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-eight Thousand Five Hundred and no/100-----
-----Dollars (\$ 28,500.00).

with interest from date at the rate of eight per centum (8 %)
per annum until paid, said principal and interest being payable at the office of the Department of Housing and
Urban Development in Atlanta, Georgia

or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Nine and
13/100-----Dollars (\$ 209.13),
commencing on the 13th day of November, 1983, 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 October, 1990. (83 monthly installments of principal and interest
of \$209.13 and a final lump sum payment of \$26,564.40 due October 1, 1990.)

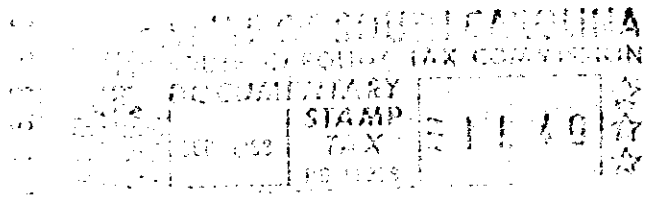
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof
to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by
the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, 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 certain piece, parcel or lot of land situate, lying and
being in the County of Greenville, State of South Carolina, known
and designated as Lot No. 47, shown on a plat of the subdivision
of Oakview, Section V-A, recorded in the RMC Office for Greenville
County, S. C., in Plat Book 5D, at Page 97.

This being the identical property heretofore conveyed to the
mortgagors herein by deed of Samuel R. Pierce, Jr., Secretary of
Housing and Urban Development, dated September 2, 1983, to be
recorded simultaneously with this Mortgage.

This is a purchase money mortgage executed for the purpose of
securing the unpaid portion of the purchase price of the above
described property.

Mortgagee's Mailing Address: 1835-45 Assembly Street
Columbia, South Carolina 29201



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 and 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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