

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

TO ALL WHOM THESE PRESENTS MAY CONCERN: D. ALLEN WEST and KAY G. WEST

Greer, 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 United States of America
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 TWO THOUSAND, THREE HUNDRED AND SEVENTEEN AND no/100ths Dollars (\$ 22,317.00).

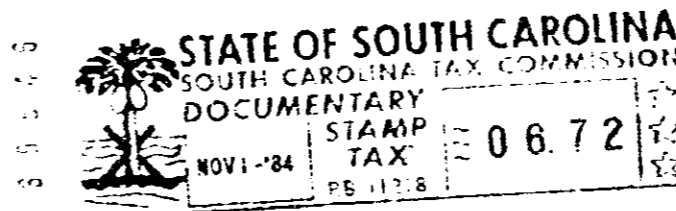
with interest from date at the rate of Thirteen and one-half per centum (13.500 %)
per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association of South Carolina in P. O. Box 408, Greenville, SC 29602
or at such other place as the holder of the note may designate in writing, in monthly installments of
Two Hundred, Fifty Five and 62/100ths Dollars (\$ 255.62),
commencing on the first day of January, 19 85, 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 December, 2014

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 lot of land in said State and County, in the City of Greer, being shown as Lot Number 8 on plat of H. J. Lanford Property, prepared by H. S. Brockman, Surveyor, dated March 27, 1928, recorded in Plat Book 00 at page 101 and on a more recent survey entitled, "Property of D. Allen West & Kay G. West", prepared by Carolina Surveying Co., dated October 15, 1984 to be recorded of even date herewith.

THIS is the identical property conveyed to D. Allen West by deed of Dan W. Wilson, et al recorded in Deed Book 1095 at page 54 on January 9, 1979. By deed of even date herewith, D. Allen West conveyed an undivided one-half interest in the subject property to Kay G. West, said deed to be recorded of even date herewith.

THE RIDER ("RIDER") ATTACHED HERETO AND ENTRIES OF EVEN DATE HERETO TO BE CONSIDERED AS PART OF THESE PRESENTS AND TO HAVE AND TO HOLD TO THE MORTGAGEE AS IF THE RIDER WERE A PART HEREOF.



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 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.