101 Greystone Blvd. Columbia, SC 29226 FILED

with mortgages insured under the one- to four-family provisions of the National Housing Act.

8105 1602 FATE 24

This form is used in connection

DONNIE S. TANNERSLEY R.H.C.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

JOHN T. JOYCE and MARIA N. JOYCE

of

1:18 c

Greenville, South Carolina

CTO

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto SOUTH CAROLINA NATIONAL BANK

. a corporation , hereinaster organized and existing under the laws of the 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-eight Thousand and No/100-----Dollars (\$ 28,000.00

ALL that certain piece, parcel or lot of land in the County of Greenville, State of South Carolina, being shown and designated as Lot 4, CANECREEK Subdivision, on plat recorded in the RMC Office for Greenville County in Plat Book 9-F at Page 12, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Berry Road, joint front corner of Lots 4 and 5, and running thence along said Berry Road, S. 31-35 E. 22.1 feet to an iron pin; thence continuing along said Berry Road, S. 27-34 E. 68.2 feet to an iron pin; thence turning and running S. 65-40 W. 316.3 feet to an iron pin; thence turning and running N. 24-20 W. 80 feet to an iron pin, joint rear corner of Lots 4 and 5; thence turning and running along the common line of said Lots, N. 63-49 E. 309.8 feet to an iron pin on Witness Admian Berry Road, the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Smith & Steele

Builders, Inc., of even date, to be recorded herewith.

FULLY PAID AND SATISF This the all day of July South Carolina National Bank, Columby

AP14 Gogether 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 erise 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, was a 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 (20) days prior to prepayment.

HUD 92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete