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DONNIE S. TANKERSLEY

with mortgages insured under the

STATE OF SOURH CAROLINA, COUSTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

STEPHEN DAVID HUGHES AND JUDITH N. HUGHES Simpsonville, South Carolina,

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

WHEREAS, the Mortgagor is well and truly indebted unto

AIKEN-SPEIR, INC.,

, a corporation , hereinaster organized and existing under the laws of South Carolina 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 Three Thousand Five Hundred and Dollars (\$ 23,500.00 -----), with interest from date at the rate No/100 (\$23,500.00) of Seven & Three/Fourths ----- Det centum (7 3/4 --- %) per annum until paid, said principal Town of Simpsonville, State of South Carolina, being shown and designated as Lot No. 87 on plat of Section III, Bellingham, recorded in the RMC Office for Greenville County in Plat Book "4X", at Page 89. Said lot fronts on the northerly side of Newgate Drive 85 feet, has a depth of 156.7 feet on the westerly side, a depth of 150 feet on the easterly side and is 75.3 feet in width across the rear.

This being the same property conveyed to the Mortgagors herein by deed of William Harold Nicholson and Hargaret & and to be recorded of even date herewil

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 Mortgage cits successors and assigns

ver.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple abforever. solute, 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 64 the times and in the manner therein 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.