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

STATE OF SOUTH CAROLINA, COUNTY OF QREENVILLE

GADDY & EMEMPORI P. O. EOX 1026X GREENVILLE, S. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN: Gary E. Hoffman and Julia S. Hoffman

of

Taylors, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC.

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 certain piece, parcel or lot of land in Greenville County, South Carolina, being known and designated as Lot No.30 as shown on a plat entitled "Section II, Chick Springs, Taylors, South Carolina," made by Piedmont Engineers & Architects, Greenville, South Carolina, July 18, 1966, and recorded in the R.M.C. Office for Greenville County in Plat Book 000, at Page 51, and also plat recorded in the R.M.C. Office for Greenville County in Plat Book PPP, at Page 75, and being further shown on a more recent plat entitled Property of Gary E. Hoffman and Julia S. Hoffman, prepared by Dalton & Neves Co., Engineers, dated January, 1975, and having the following courses and distances, to-wit:

BEGINNING at an iron pin on the easterly side of Melvin Circle at the joint front corner of Lots 30 and 31 as shown on the aforementioned plats and running thence with the common line of the aforesaid lots S. 80-46 E. 160 feet to an iron pin; thence S. 9-14 W. 90 feet to an iron pin at the joint rear corner of Lots 29 and 30 as shown on the aforementioned plats; thence with the common line of said lot N. 80-46 W. 160 feet to an iron pin on the easterly side of Melvin Circle; thence with the easterly side of Melvin Circle, N. 9-14 E. 90 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the mortgagors herein by deed from Frank Ulmer Lumber Co., Inc. of even date to be recorded herewith in the R.M.C. Office for Greenville County.

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 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; and, provided, further, that in the event the debt is paid in full prior to maturity and

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