with mortgages insured under the one- to four-family provisions of

the National Housing Act.

STATE OF SOUTH CAROLINA,

TO ALL WHOM THESE PRESENTS MAY CONCERN:

FRANK S. GAINES and SUE H. GAINES

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

Greenville County, South Carolina

WHEREAS, the Mortgagor is well and truly indebted unto AIKEN-SPEIR, INC.

, a corporation organized and existing under the laws of State of South Carolina , 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 Thirty-One Thousand Nine Hundred Fifty and No/100----

Dollars (\$ 31,950.00

with interest from date at the rate of _______Per centum (---- %) per annum until paid, said principal and interest being payable at the office of Aiken-Speir, Inc. in Florence, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Eighty and 39/100-----Dollars (\$ 280.39 commencing on the first day of November , 19 79, 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

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:

on the first day of October, 2009

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot No. 5 on plat of PINEHURST SUBDIVISION, SEC. A, recorded in the RMC Office for Greenville County in Plat Book S, Page 77A, and also as shown on a more recent survey entitled, "Property of Frank S. Gaines and Sue H. Gaines", prepared by Freeland & Associates, dated August 30, 1979 and recorded in the RMC Office for Greenville County in Plat Book 7/V, Page 43, and having, according to the more recent plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southwestern side of Hale Drive, joint front corner of Lots 5 and 6 and running thence S 62-23 W 145.3 feet to an iron pin; thence turning and running along the rear lot line of Lot 5, N 29-08 W 60.0 feet to an iron pin; thence turning and running along the line of Lot 4, N 62-23 E 146.0 feet to an iron pin; thence running along the southwestern side of Hale Drive, S 28-27 E 60.0 feet to an iron pin, the point of beginning.

Being the same property conveyed to the mortgagors herein by deed of Robert A. Horton, Jr. and Donna G. Horton, to be recorded of even date herewith.

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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 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 (30) days prior to prepayment.

HUD-92175M (1-79)