SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976)

FOR S.C. 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 GREENVILE SEC RELEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

BOBBY LEE PULLEY & REGINA PEARSON

of

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association of Greenville, South Carolina

, a corporation . hereinafter organized and existing under the laws of United States 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 Seven Thousand Three Hundred), with interest from date at the rate of Thirteen-----per centum (13 %) per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association in Greenville, South Carolina 29602 P. O. Drawer 408 or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Two and 76/100----- Dollars (\$302.76 commencing on the first day of May 1, 19 80, 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, . 2010. shall be due and payable on the first day of April

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 those pieces, parcels or lots of land with improvements lying on the Southern side of Rockvale Drive, the Eastern side of Kenmore Drive and the Southwestern side of Citadel Street, in Gantt Township, being shown as Lots Nos. 2 & 3 on a plat of Kenmore Terrace prepared by J. Mac Richardson, dated November, 1958, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book XX, at Page 7, having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Eastern side of Kenmore Drive at the common corner of Lots Nos. 3 & 4, and running thence along the Eastern side of Kenmore Drive N. 0-50 E. 150 feet to an iron pin; thence along the Southern side with the curve of Rockvale Drive, the following chord, courses and distances; N. 31-29 E., 42.6 feet to an iron pin, N. 63-08 E., 18.5 feet to an iron pin, N. 66-58 E., 41 feet to an iron pin and S. 75-34 E., 67.5 feet to an iron pin on the Southwestern side of Citadel Street; thence along the Southwestern side of Citadel Street S. 40-50 E. 63.8 feet to an iron pin at the joint front corners of Lots Nos. 1 & 2; thence along the line of Lot No. 1, S. 14-16 W. 152.2 feet to an iron pin at the rear corners of Lots Nos. 1 & 2; thence along the line of Lot No. 4 N. 89-10 W. 150 feet to an iron pin, the point of beginning.

"continued on back"

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.

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