MORTGAGE

STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE

TO ALL WROM THESE PRESENTS MAY CONCERN

BARRY R. JOHNSTON AND NANCY A. JOHNSTON Greenville County, South Carolina

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

WHIRLAS, the Mortgagor is well and truly indebted unto National Homes Acceptance Corporation

, a corporation organized and existing under the laws of the State of Indiana , 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 Seventeen Thousand Six Hundred and No/100---Dollars (\$ 17,600.00)), with interest from date at the rate per centum (7) per annum until paid, said principal eight 8 and interest being payable at the office of National Homes Acceptance Corporation 177 Lafayette, Indiana or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Twenty-Nine and 18/100----- Doilars (S 129.18 . 1975 , and on the first day of each month thereafter until commencing on the first day of June 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 on the first day of May 2005.

NOW, KNOW ALL MEN. That the Mortgager, 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 piece, parcel or lot of land, together with buildings and improvements, situate, lying and being on the Eastern side of Sandra Street, in Gantt Township, Greenville County, South Carolina, being shown as Lot No. 77 and the Northernmost one-half portion of Lot No. 76 on a plat of Rockvale, Section One, recorded in the RMC Office for Greenville County, S.C., in Plat Book QQ, Page 108, and having according to a more recent plat thereof prepared by Campbell & Clarkson Surveyors, Inc., dated October, 1970, the following metes and bounds to wit:

Beginning at an iron pin on the Eastern side of Sandra Street at the joint front corners of Lots Nos. 77 and 78 and running thence along the common line of said lots, N. 88-02 E. 160 feet to an iron pin; thence S. 1-58 E. 112.5 feet to an iron pin; thence a new line through Lot No. 76, S. 88-02 W. 160 feet to an iron pin on Sandra Street; thence along the Eastern side of Sandra Street, N. 1-58 W. 112.5 feet to an 1ron pin, the beginning corner.









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 it wided. Privilege is reserved to pay the debt in whole, or in an amount equal to are or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity, the same in forecast, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment