This form is used in connection with mortgages insured under the one- to four-family provisions of

the National Housing Act.

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STATE OF SOUTH CAROLINA, STANKER SLEY COUNTY OF GREENVILLE

Sikander H. Merali and Shamin Merali

THE REAL PROPERTY OF THE PROPE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Ronakali H. Merali, Nazz Merali,

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

WHEREAS, the Mortgagor is well and truly indebted unto South Carolina National Bank

organized and existing under the laws of United States of America , 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 Twenty-Seven Thousand Three Hundred and no/100 Dollars (\$27,300.00), with interest from date at the rate of eight per centum (8 %) per annum until paid, said principal and interest being payable at the office of South Carolina National Bank

or at such other place as the holder of the note may designate in writing, in monthly installments of Two

Hundred and 38/100

Dollars (\$200.38),
commencing on the first day of December, 19.76, 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 on the first day of November, 2006.

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 and lot of land with improvements thereon, situate, lying and being on the eastern side of Milford Lane and being known and designated as Lot 113 of a subdivision known as Woodfields as shown on an unrecorded plat prepared by Piedmont Engineering Service dated May, 1949 and according to a new plat prepared for the mortgagors dated October, 1976 by Charles Webb, Surveyor, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point at the southwestern intersection of Milford Lane and an unnamed twenty (20) foot alley which point is one hundred fifty (150) feet from Pine Creek Drive and thence with the side of the unnamed alley S. 17-13 E. 123.5 feet to a point; thence with the curve of said alley the chord of which is S. 37-36 W. 36.6 feet to a point; thence continuing with said alley S. 51-37 W. 23 feet to a point at the joint rear corner Of Lots 113 and 114; thence with the joint line of said lots N. 39-06 W. 139.7 feet to a point on the eastern side of Milford Lane at the joint front corner of Lots 113 and 114; thence with the eastern side of Milford Lane N. 50-55 E. 57 feet to a point; thence continuing with the eastern side of Milford Lane N. 55-31 E. 38 feet to a point; thence with the curve of Milford Lane the chord of which is S. 71-11 E. 15.6 feet to the point of beginning.

The above described property is the same acquired by the mortgagors by deed from A. J. Prince Builders, Inc. recorded November 1, 1976 in the RMCthof fileell sorts and profited 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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