MORTGAGE

of

STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN

Margaret A. Smith

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

Samuel R. Pierce, Jr., Secretary of

Housing and Urban Development

, a corporation , hereinafter the United States organized and existing under the laws of 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-one Thousand One Hundred and no/100-----21,100.00

per centum (eight per annum until paid, said principal and interest being payable at the office of the Department of Housing and with interest from date at the rate of Atlanta, Georgia in Urban Development

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Fifty-four and 83/100------ Dollars (5

. 1983, and on the first day of each month thereafter until the prin-September cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable commencing on the first day of on the first day of August 1990. (83 monthly installments of principal and interest of \$154.83 and a final lump sum payment of \$19,666.93 due August 1, 1990.)

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 scaling 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 successo, s and assigns, the following-described real estate situated in the County of Greenville State of South Carolina:

All that lot of land in the County of Greenville, State of South Carolina, being known and designated as Lot No. 22, on plat of Elizabeth Heights Subdivision, recorded in the RMC Office for Greenville County in Plat Book KK, at Page 11, and being shown on a more recent plat prepared by Carolina Surveying Company entitled "Property of Randel R. Morris and Ida Mae Morris", dated December 14, 1979, and recorded in the RMC Office for Greenville County in Plat Book 7T, at Page 23, on December 26, 1979, and having, according to said plat, metes and bounds as shown thereon.

This being the identical property heretofore conveyed to the mortgagor herein by Deed of Samuel R. Pierce, Jr., Secretary of Housing and Urban Development, dated August 5, 1983, to be recorded simultaneously with this Mortgage.

This is a purchase money mortgage executed for the purpose of securing the unpaid portion of the purchase price of the above described property.

Mortgagee's Mailing Address: 1835-45 Assembly Street Columbia, South Carolina 29201

Together with all and singular the rights, members, hereditaments, and apportenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or he had therefrom, and including all heating, plumbing, and lighting features 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 perioses unto the Mortgagee, its successors and assigns forever,

The Mortgagor concentry that he is lawfully served of the premises bereinshove described in the simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the primises are tree and clear or all hims and encumbrances whatwever. The Mortgagor further covenants to was rant and torever drive dall and singular the preacties unrise the Mortgagor forever, from and against the Mortgagor and all persons whoms user lawfully claiming the same or any part thereof

The Mortgagor coveniers and agrees as tollows

I That be will promptly may the recognise and more not on the independence entire the sail of the recognise the er genere becein provided. Privilege is reacised to pay the debt in whole or in more art equal to original or consent by payments on the principal that are nest during the rote, on the nest due of any country to the country of a constraint whitein the est arounder toom to exercise youth provident to govern as brain it; the a both tax or nor to propagation to

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