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

CHARLES AND THE STATE OF THE ST

the National Housing Act.

MORTGAGE

CY 1 FRA # 461-194704-203 A 274 BLC # 250591

STATE OF SOUTH CAROLINA, Greenville COUNTY OF

TO ALL WHOM THESE PRESENTS MAY CONCERN: WE, JOSEPH A. CLARK & TERRI E. CLARK

Greenville County, S. C.

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

WHEREAS, the Mortgagor is well and truly indebted unto BANKERS LIFE COMPANY

, a corporation , hereinafter organized and existing under the laws of IOWA 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 TWO THOUSAND SIX HUNDRED FIFTY ------Dollars (\$ 32,650.00

%) per centum (12.50 with interest from date at the rate of twelve & one-half per annum until paid, said principal and interest being payable at the office of Bankers Life Company in Des Moines, Iowa 50307 711 High Street or at such other place as the holder of the note may designate in writing, in monthly installments of THREE HUNDRED FORTY EIGHT and 70/100 ----- Dollars (\$ 348.70 , 19 84, and on the first day of each month thereafter until the princommencing on the first day of March cipal 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 February 2014

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 piece, parcel or lots of land situate, lying and being in Greenville County, South Carolina, known and designated as Lot No. 16, lot 17 and part lot 14 as shown on plat of C.O.BERRY property recorded in the Office of RMC for Greenville County, S. C. in plat book X page 193, and having according to survey by Freeland & Associates, Inc. dated Jan. 27, 1984, the following metes and bounds, to-wit:

Beginning at an iron pin on the northwest side of Lily Street, the joint front corner of Lots 15 & 16, and running thence N. 15-40 W. 204.28 feet to an iron pin; thence continuing N. 15-41 W. 275.96 feet to an iron pin in line of Centre West Shopping Plaza; thence turning S. 70-27 E. 110.22 feet to an iron pin corner of Lot 10; thence turning and running thence with joint line of Lots 14, 19, & 18, S. 17-20 E. 234.86 feet to an iron pin corner of Lot 17; thence with joint line of Lots 17 & 18, N. 67-08 E. 219.10 feet to an iron pin on the west side of Old Cedar Lane Road; thence with said Road S. 13-32 E. 144.81 feet to an iron pin corner of Lily Street; thence with the northwest side of Li'ly Street S. 62-30 W. 315.50 feet to the beginning corner.

This is the same property conveyed to mortgagors by David A. & Minda S. Shelton by deed of even date herewith, to be recorded.

DOCUMENTARY STAMP

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 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.

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