Mortgagee'& ⊞ailing address: P. O. Box 168

on the first day of

Columbia, S. C. 29202

This form is used in connection with mortgages insured under the ence to four-family provisions the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Judy C. Smith

Greenville County, S. C.

March 1, 2010.

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

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

, a corporation United States of America , hereinafter 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 Eighteen Thousand, Nine Hundred and No/100----- Dollars (S 18,900.00 %) per centum (Eight with interest from date at the rate of South Carolina National Bank per annum until paid, said principal and interest being payable at the office of Columbia, South Carolina ia or at such other place as the holder of the note may designate in writing, in monthly installments of 138.73 , 19 80, and on the first day of each month thereafter until the princommencing on the first day of April cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable

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 situate, lying and being on the north side of Sycamore Drive, in the City of Greenville, County and State aforesaid and being known and designated as Lots No. 63 and 64 of a subdivision known as "East Lynne", as shown on plat thereof recorded in the RMC Office for Greenville County, S. C., in Plat Book "H" at Page 195 and having according to a more recent survey prepared for Judy C. Smith by Carolina Surveying Co. dated January 17, 1980 the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Sycamore Drive, joint front corner of Lots 62 and 63, which iron pin lies 212.4 feet west of the intersection of Sycamore Drive and Boland Street, and running thence with the northern side of Sycamore Drive S. 83-12 W. 50 feet to an iron pin, joint front corner of Lots 64 and 65; thence with the joint line of said Lots N. 9-14 W. 186 feet to an iron pin at the corner of Lot No. 45; thence with rear line of Lot 45 and continuing with the rear line of Lot 46 N. 81-02 E. 50 feet to an iron pin, joint rear corner of Lot 62 and 63; thence with the joint line of said lots S. 9-14 E. 187.9 feet to the point of BEGINNING. This being the same property conveyed to the mortgagor herein by deeds of Montez S. Bright and Lois Suttles, R. A. Strong, Lavinia H. Strong of Lakeland, Florida, Mary Frances Albright of Haines City, Florida and Wayne Bouglas Strong of Polk City, Florida, Carolyn S. Gavin of Tallahassee, Florida, Darrell Thomas Strong of Goodsiville, Tennessee, Della Faye Strong Summrall of Ocean Springs, Mississippi and Gertrude Calvert to be recorded herewith.

same belonging or in any way incident Together with all and singular the rights, members, hereditaments, and appurtenances to the 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 an 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.

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete

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