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

STATE OF SOUTH CAROLINA, COUNTY OF

M. D. BRAGG, JR. AND CHRISTY J. BRAGG TO ALL WHOM THESE PRESENTS MAY CONCERN:

Taylors, South Carolina

hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Bankers Life Company

a corporation , hereinafter

the State of Iowa 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 Thirty-Seven Thousand Five Hundred and No/100 Dollars (\$ 37,500.00

> %) per centum (15½

with interest from date at the rate of fifteen and one-half per annum until paid, said principal and interest being payable at the office of Bankers Life Company in Des Moines, Polk County, Iowa or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Eighty-Dollars (\$ 489.38 Nine and 38/100 , 19 82 and on the first day of each month thereafter until the prin-

commencing on the first day of June cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable 2012. on the first day of May

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, or lot of land in the County of Greenville, State of South Carolina, on the easterly side of S. C. Highway 415, being shown on plat of Property of Alvin Lee Roy Hudson, Jr. and Martha Ann M. Hudson, recorded in the RMC Office for Greenville County, S. C., in Plat Book "VV", at Page 79, and shown on more recent plat entitled "Property of M. D. Bragg, Jr. and Christy J. Bragg", prepared by R. B. Bruce, RLS, dated 31 March 1982, recorded in the RMC Office for Greenville County, S. C., in Plat Book "8 Y", at Page 72, and containing according to said more recent plat, 1.16 acres, more or less, of which amount 0.15 acres is within the right of way of S. C. Highway 415, as shown on said plat.

The within is the identical property heretofore conveyed to the mortgagors by deed of Martha Ann Goodspeed, dated 19 April 1982, to be recorded herewith.

MORTGAGEE'S MAILING ADDRESS: P. O. Box 11702, Charlotte, North Carolina 28209.

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 fix tures 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.

Replaces Form FHA-2175M, which is Obsolete

HUD-92175M (1-79)