Gallivan Avenue near the Wity of Greenville in Greenville Township, Greenville County, S. C., known and designated as Lots 57 and 58 on Plat of the North Hills property recorded in the R. M. C. Office for Greenville County, S. C. in Plat Book H at page 138, and having according to a survey made by R. E. Dalton, Eng., April 21, 1938, the following metes and bounds, to wit: BEGINNING at an iron pin on the North side of Gallivan Avenue, joint corner of Lots 56 and 57, said pin also being 142 feet East from the Northeast corner of the intersection of Gallivan Avenue and McDonald Street and running thence with the line of Lot No. 56 N. 190 17' E. 170 feet to an iron pin on the South side of a 20-foot alley; thence with the South side of said alley S. 710- 43' E. 142 feet to iron pin, joint rear corner of Lots 58 and 59; thence with the line of Lot No. 59 S. 190-17' W. 170 feet to an iron pin on the North side of Gallivan Avenue; thence with the North side of said Gallivan Avenue N. 710-43' W. 142 feet to the beginning corner.

This is the identical property conveyed to the mortgagor herein by deeds recorded in the R. M. C. Office for Greenville County, South Carolina in Vol. 203, page 297, and Vol. 204, page

- 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; and, provided, further, that in the event the debt is paid in full prior to maturity and at that time it is insured under the provisions of the National Housing Act, he will pay to the Mortgagee an insurance premium charge of one per centum )1%) of the original principal amount thereof, provided the time of prepayment is more than 2 yers before the maturity date; and an insurance premium charge of one-half of one per centum (1/2%) of the original principal amount thereof, provided that such time of prepayment is 2 years or less before such maturity date; such payment to be applied by the Mortgagee upon the obligation of the Mortgagor to the Federal Housing Administrator on account of mortgage insurance.
- 2. That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgagee, on the first day of each month until the said note is fully paid the following sums:
- (A) If this mortgage and the said note secured hereby are insured under the provisions of the National Housing Act and so long as they continue to be so insured, one-twelfth (1/12) of the annual mortgage insurance premium for the purpose of putting the mortgagee in funds with which to discharge the said Mortgagee's obligation to the Federal Housing Administrator for mortgage insurance premiums pursuant to the provisions of Title II of the National Housing Act, as amended, and regulations thereunder; the Mortgagee shall, on the termination of its obligation to pay mortgage insurance premiums, credit to the account of the Mortgagor all payments made under the provisions of this subsection which the Mortgagee has not become obligated to pay to the Federal Housing Administrator.