FHA FORM NO. 2175M (Rev. September 1976)

ONORTGAGE 1 26 PM

This farm 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 GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Harry L. Wright and Ellen P. Wright,

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

SOUTH CAROLINA NATIONAL BANK

, a corporation organized and existing under the laws of the United States of America , hereinafter 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 Eight Thousand Nine Hundred and 00/100 ----- Dollars (\$ 28,900.00), with interest from date at the rate per centum (9.5 %) per annum until paid, said principal of nine and one-half and interest being payable at the office of South Carolina National Bank P. O. Box 168 Columbia, South Carolina in or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Forty Three and 05/100 -----Dollars (\$ 243.05 , 19 78 and on the first day of each month thereafter until October commencing on the first day of the principal 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 September, 2008.

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 with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the eastern side of Bird Court, and being known and designated as Lot No. 16 according to a plat of Whipporwill Hills, Section II, prepared by R. B. Bruce, Surveyor, dated April, 1972, and recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book 4 R at Page 39, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the eastern side of Bird Court at the joint front corner of Lots 16 and 17 and thence with the eastern side of Bird Court, N. 13-36 E. 100 feet to a point on the curve of the cul-de-sac of Bird Court; thence with said curve, the chord of which is N. 44-0 E. 51 feet to a point on said cul-de-sac at the joint front corner of Lots 15 and 16; thence with the common line of Lots 15 and 16, S. 88-24 E. 139.4 feet to a point at the joint corner of Lots 15, 16, 19 and 20; thence with the common line of Lots 16 and 19, S. 1-22 W. 130 feet to a point at the joint corner of Lots 16, 17, 18 and 19; thence with the common line of Lots 16, N. 89-58 W. 195.7 feet to the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from A. J. Prince Builders, Inc. recorded in the R.M.C. Office for Greenville County, S. C. on August 15, 1978.

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 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.

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