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MORTGAGE

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

DONNIE S. TANNERSLEY RMS STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Gregory L. Cater and Diane R. Cater

, a corporation

Greenville, South Carolina

shall be due and payable on the first day of May, 2009

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

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

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 Fifty-One Thousand Seven Hundred Fifty and Dollars (\$ 51,750.00-----), with interest from date at the rate No/100--per centum (9-1/2---%) per annum until paid, said principal Nine and One-Half and interest being payable at the office of South Carolina National Bank, Post Office Box 168, in Columbia, South Carolina 29202 or at such other place as the holder of the note may designate in writing, in monthly installments of Four -Dollars (\$ 435.22--Hundred Thirty-Five and 22/100--, 1979 , and on the first day of each month thereafter until June 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,

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 lot of land situate, lying and being in the State of South Carolina, County of Greenville, near the City of Greenville, shown as Lot 134 on plat of Riverdale Subdivision made by Dalton and Neves, Engineers, dated July, 1957, recorded in the RMC Office for Greenville County in Plat Book KK, at Page 107, reference to said plat being hereby craved for the metes and bounds description.

THIS being the same property conveyed unto the mortgagors by deed of Wallace G. Merck, to be executed and recorded of even date herewith.

THIS conveyance is made subject to any and all existing reservations, easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record, on the recorded plat(s) or on the premises.

> ATE OF SOUTH CAROLINA OUTH CAROLINA TAX COMMISSION 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 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.

FHA-2175M (1-78)

NO WAY SALES