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MORTGAGE

WITH DEFERRED INTEREST AND INCREASING MONTHLY INSTALLME STATE OF SOUTH CAROLINA. COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: David J. Bratt and Linda B. Bratt

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Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Aiken-Speir, Inc.

, a corporation

South Carolina 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 Forty-eight Thousand One Hundred Fifty -----Dollars (\$ 48,150.00 -

with interest from date at the rate of ----Ten---per annum until paid, said principal and interest being payable at the office of Aiken-Speir, Inc. in Florence, South Carolina

or at such other place as the holder of the note may designate in writing, in monthly installments KK

*ACCORDING TO THE SCHEDULE ATTACHED TO SAID NOTE commencing on the first day of each month thereafter until 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, 2009.

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, being known and designated as Lot No. 348 of a subdivision known as Del Norte Estate, Section III, as shown on a plat thereof recorded in the RMC Office for Greenville County in Plat Book 4-N at Page 14 and Page 15, and having, according to said plat, the following metes and bounds, to wit:

Beginning at an iron pin on the northwestern side of Ladbroke Road at the joint front corner of Lots 348 and 349 and running thence with the joint line of said Lots N 46-30 W 135 feet to an iron pin; thence S 43-30 W 95 feet to an iron pin at the joint rear corner of Lots 347 and 348; thence with the joint line of said Lots S 46-30 W 135 feet to an iron pin on the northwestern side of Ladbroke Road; thence with the northwestern side of Ladbroke Road N 43-30 E 95 feet to the beginning point.

This is the same property heretofore conveyed to the Mortgagor herein by R. Kent Moseman and Antonette E. Moseman by deed dated August 10 , 1979 and recorded August 13 in the RMC Office for Greenville County in Deed Book 1/09 at Page 169

RRAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO \$____ 50.810.97

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 alighting 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)