

IF THE PROPERTY IS IN AN AREA THAT IS NOW OR WILL BE IN THE FUTURE IDENTIFIED BY THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT AS HAVING SPECIAL FLOOD OR MUD SLIDE HAZARD AND IN WHICH THE SALE OF FLOOD INSURANCE HAS BEEN MADE MANDATORY UNDER THE NATIONAL FLOOD INSURANCE ACT OF 1968, PURCHASED BY THE BORROWER OF A FLOOD INSURANCE POLICY SATISFACTORY TO THE LENDER WILL BE REQUIRED.

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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Franklin R. Bryan and Sherry Cudd Bryan

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

UNITED FEDERAL SAVINGS & LOAN ASSOCIATION

organized and existing under the laws of the state of South Carolina, 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 Forty-Four Thousand Two Hundred and 00/100 ----- Dollars (\$ 44,200.00).

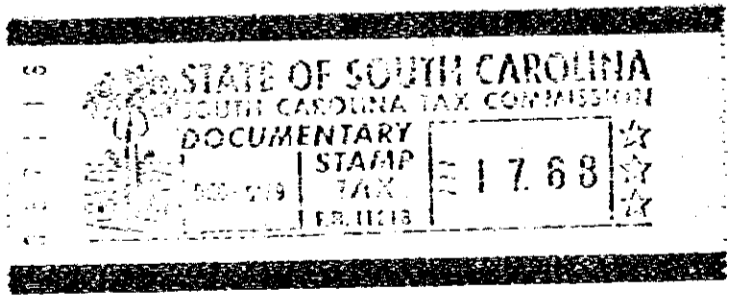
with interest from date at the rate of Eight per centum (8.00 %) per annum until paid, said principal and interest being payable at the office of United Federal Savings & Loan Association in Mauldin, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Twenty-Four and 43/100 ----- Dollars (\$ 324.43). commencing on the first day of January, 19 80, and 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 December, 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 Greenville County, South Carolina, being known and designated as Lot 73 on a plat of Section No. Two, Holly Springs Subdivision, recorded in the RMC Office for Greenville County in Plat Book 4R at Page 54 and being shown on a more recent plat of survey prepared by F. V. Clinkscales, Jr., RLS #5767, dated October 26, 1979 and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-S at Page 73. Reference being made hereto to the more recent plat of survey for accurate metes and bounds of said lot.

This property is subject to existing easements, restrictions and rights of way upon or affecting said property.

This is the same property conveyed to Mortgagors herein by deed from Edwin Arthur Creasman and Pamela L. Creasman recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1116 at Page 883.



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 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.

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