This form 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: THOMAS E. HOLLAND AND SUE A. HOLLAND,

, hereinaster called the Mortgagor, send(s) greetings: Greenville County, South Carolina

WHEREAS, the Mortgagor is well and truly indebted unto

SOUTH CAROLINA NATIONAL BANK

, a corporation , hereinafter the United States of America 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 Thousand Four Hundred and 00/100 -----Dollars (\$ 40,400.00 eleven and one-half-----per centum (with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of South Carolina National Bank Columbia, South Carolina in P. O. Box 168 or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred and 36/100 ------Dollars (\$ 400.36 , 19 80, and on the first day of each month thereafter until the princommencing on the first day of February cipal 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 January, 2010.

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 northern side of Cherrylane Drive, and being known and designated as Lot No. 49 of a subdivision known as Farmington Acres as shown on a plat thereof prepared by Carolina Engineering and Surveying Company dated December, 1962, and recorded in the R.M.C. Office for Greenville County in Plat Book RR at Pages 106 and 107, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Cherrylane Drive at the joint front corner of Lots 48 and 49 and running thence with the joint line of said lots, N. 37-15 W. 202.5 feet to an iron pin in line of property now or formerly of Smoak; thence along the line of property of Smoak, S. 44-31 W. 91.8 feet to an iron pin at the joint rear corner of Lots 49 and 50; thence with the joint line of said lots, S. 37-15 E. 200.5 feet to an iron pin on the northern side of Cherrylane Drive; thence along the northern side of said Drive, N. 46-14 E. 91.6 feet to the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from Carolyn T. Gossett Williamson (formerly Carolyn T. Gossett) recorded in the R.M.C. Office for Greenville County on December 17, 1979.

South Carolina National Bank - P. O. Box 168 - Columbia, S.C. 29202

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 \mathfrak{J} 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.

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete