MORTGAGE

200-1573 HES 338

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: 2 Me in Edward W. Miller and Martha A. Miller

Greenville, South Carolina

of

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

WHEREAS, the Mortgagor is well and truly indebted unto Charter Mortgage Company

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: in Chicksprings Township, designated as a portion of Lot 5 on a plat of property of E. D. Harrell, Jr., and L.R. Causey, made by W.J. Riddle, January, 1952, revised March 26, 1952, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin in the line of Lot 3, Which iron pin is situate 25 feet N. 50-43 E. of the joint corner of Lots 4 and 5 in the line of Lot 3 and which iron pin is situate 190.6 feet northeast of the joint front corner of Lots 3 and 4 on the northeast side of Paris Mountain Road, and running thence N 50-43 E 337.9 feet to an iron pin; thence along the branch as the line, N. 40-53 W. 144.2 feet to an iron pin; thence S. 52-10 W. 324.4 feet to an iron pin, which iron pin is situate 25 feet N. 52-10 E from the joint corner of Lots 4 and 5; thence S 34-56 E 154.4 feet to the point of the beginning.

This is the same property conveyed unto the Mortgagors herein by deed of L. H. Miller, Jr., G. F. Miller, Variella M. Greene, and P.H. Miller, dated of frum 32, 1982, recorded simultaneously herewith.

***The mortgagors convenant and agree so long as this mortgage and the said note secured hereby are insured under the National Housing Act; they will not execute or fil for record any instrument which imposes restrictions upon the sale or occupancy of the mortgaged property on the basis of race, color or creed. Upon any violation of this undertaking, the mortgagee may, at its option, declare the unpaid balance of the morgage immediately due and payable.

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.

HUD-92175M (1-79)