the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: KARL B MANNING AND IRMA M. MANNING

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

Dollars (\$ 46,500.00

GREENVILLE, SOUTH CAROLINA

FIRST FEDERAL SAVINGS AND LOAN

WHEREAS, the Mortgagor is well and truly indebted unto

_a corporation ASSOCIATION OF SOUTH CAROLINA organized and existing under the laws of THE UNITED STATES , 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-SIX THOUSAND FIVE HUNDRED AND NO/100--

per centum (12.000 **TWELVE** with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, OF SOUTH CAROLINA in 301 College St., P.O. Box 408.Greenvil in 301 College St., P.O. Box 408, Greenville, or at such other place as the holder of the note may designate in writing, in monthly installments of FOUR HUNDRED s. c. SEVENTY-EIGHT AND 30/100----- Dollars (\$ 478.30 19 83 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, 2013

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 situate lying and being in the City and County of Greenville, State of South Carolina and being shown and designated as Lot 45 on a Plat of SHERWOOD FOREST recorded in Plat Book "GG" at Pages 70 and 71, R.M.C. Office, Greenville County, South Carolina, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point at the joint front corner of Lots 46 and 45 on the western side of Friartuck Road and running thence with said Friartuck Road S. 28-20 E. 40.2 feet to a point; thence continuing S. 32-19 E. 85 feet to a point; thence continuing S. 12-41 W. 35.3 feet to a point; thence running S. 57-41 W. 75.0 feet to a point; thence running N. 32-19 W. 15000 feet to a point; thence running N. 57-41 E. 102.7 feet to the point of Beginning.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or apportaining, 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 kerein 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)