First Federal Savings & Loan 301 College Street P.O. Drawer 408 29602 of the SLEY Greenville, S.C. DONNIE S. n.H.v STATE OF SOUTH CAROLINA, COUNTY OF

with mortgages insured under the ones to four-fatally provisions of the National Housing Act.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

on the first day of April, 2003.

Michael James McAlister and Terrie

C. McAlister Greenville, South Carolina

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

35,150.00

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan

Association of South Carolina

, a corporation , hereinafter

organized and existing under the laws of THE UNITED STATES 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 Thirty Five Thousand One Hundred Fifty and no/100----),

per centum (12 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 Sayings and Loan Association of South Carolina in Greenville Street 29602 or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Association of South Carolina Eighty Seven and 03/100----- Dollars (\$ 387.03) , 1983, and on the first day of each month thereafter until the princommencing on the first day of May cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable

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 State of South Carolina:

ALL that piece, parcel or lot of land, lying in the State of South Carolina, County of Greenville, being shown and designated as Lot 13, Spring Valley Subdivision, on plat entitled "Property of Michael James McAlister and Terrie C. McAlister" as recorded in Plat Book 9-0 at Page 50, in the RMC Office for Greenville County, S.C., and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Wisteria Lane, at the intersection of Wisteria Lane and Spring Lake Road, running thence N. 42-00 E. 35.4 feet to an iron pin; thence along Spring Lake Road N. 87-00 E. 175.0 feet to an iron pin; thence S. 3-00 E. 115.5 feet to an iron pin; thence S. 87-00 W. 200.0 feet to an iron pin; thence along Wisteria Lane, N. 3-00 W. 90.5 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Charles T. Campbell and Ann C. Campbell as recorded in Deed Book 1155 at Page 14 on September 14, 1981.

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)

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