This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

GREEN! FILED

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

RONALD C. TQDD and SUSAN E. TODD Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto BANKERS HORTGAGE CORPORATION

, a corporation , hereinaster organized and existing under the laws of South Carolina 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 Six Thousand Six Hundred and no/100-----Dollars (\$ 36,600.00-----). per_centum (-----12 %) with interest from date at the rate of -----Twelve----per annum until paid, said principal and interest being payable at the office of Bankers Hortgage Corporation, in Florence, South Carolina Post Office Drawer F-20 or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Seventy Six and 61/100----- Dollars (\$ 376.61 , 19 83, 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 on the first day of April, 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, with all improvements thereon, situate, lying and being in the Town of Simpsonville, Austin Township, in the State and County Aforesaid, being shown as Lot No. 148, Section II, on Plat of Westwood Subdivision, prepared by Piedmont Engineers and Architects, dated September 16, 1970, and recorded in the RMC Office for Greenville County, in Plat Book 4-F at Pages 44 and 45, and having, according to plat prepared by J. L. Montgomery, III, dated March 30, 1983, and recorded of even date herewith, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Capewood Road, joint corner of lots 149 and 148 and running thence with Capewood Road, N. 87-28 W. 105.0 feet to an iron pin at the intersection of Capewood Road and Sharondale Lane; thence with said intersection S. 50-02 W. 36.8 feet to an iron pin on the northwest side of Sharondale Lane; thence with edge of Sharondale Lane S. 7-31 W. 100.0 feet to an iron pin at the joint front corner of lots 147 and 148; thence with common line of lots 147 and 148 S. 82-29 E. 102.2 feet to an iron pin at the joint rear corner of lots 147 and 148 on line of Lot 149; thence with common line of lots 149 and 148; N. 1-07 E. 34.7 feet to an iron pin; thence continuing on same common line N. 2-30 E. 102.2 feet to an iron pin on Capewood Road, the point of BEGINNING.

This being the same property conveyed to mortgagors herein by deed of Kenneth E. Riddle and Sandra F. Riddle and recorded in the RMC Office for Greenville County of Even Date herewith.

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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