MURTGAGE

with mortgages insured under the one- to four-family provisions of the National Housing Act.

, a corporation

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE TO ALL WHOM THESE PRESENTS MAY CONCERN:

Teresa M. O'Shields and Earl O'Shields 41 Allen Street, Greenville, SC 29609

on the first day of

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

WHEREAS, the Mortgagor is well and truly indebted unto

June, 2003.

Bankers Mortgage Corporation

South Carolina , hereinaster organized and existing under the laws of ----- Dollars (\$ 19,400.00 with interest from date at the rate of Eleven and one-half per centum (]].5 Bankers Mortgage Corporation per annum until paid, said principal and interest being payable at the office of Florence, South Carolina in or at such other place as the holder of the note may designate in writing, in monthly installments of Iwo Hundred and Seven ----- Dollars (\$ 207.00 and No/100--, 1983, and on the first day of each month thereafter until the princommencing on the first day of 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 scaling 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 piece, parcel or lot of land with the improvements thereon, situate, lying and being in the Dunean Mills Village, Greenville County, South Carolina, and being known and designated as lot No. 1, Section 5 as shown on Plat entitled "Subdivision for Dunean Mills, Greenville, South Carolina", recorded in the RMC Office for Greenville County in Plat Book S, pages 173-177 inclusive, and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on Allen Street, joint corner of lots nos. 1 and 2, and running thence with line of lot no. 2 N 64-16 W 114.9 feet; thence S 26-35 W 81.5 feet to an iron pin on Whitin Street; thence with Whitin Street S 64-16 E 116 feet to an iron pin on Allen Street; thence with Allen Street N 25-49 E 81.5 feet to an iron pin, the beginning corner. The above described lot is also known as No. 41 Allen Street.

The above property is conveyed and subject to restrictions and conditions set forth in the deed of J. P. Stevens & Company, Inc. to Clarence H. Allison and Nora C. Allison, recorded in the RMC Office for Greenville County in Deed Book 421 at Page 456.

This is the same property conveyed to the Mortgagor herein by general warranty deed of Marion Ruth Hunnicutt, recorded in the RMC Office for Greenville County on May 20, 1983 in Deed Book 1188 at Page 131.

STATE OF SOUTH CAROLINA Wisouth Carouna Tax Commission DOCUMENTARY HAYZYES SIAMP = 0 7. 7 8

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-covenages 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 doht 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 (20) days prior to prepayment.