GEFFIN COLORS MORTGAGE

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

461-195830 203b

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE'

TO ALL WHOM THESE PRESENTS MAY CONCERN: THAT WE, JOHNNY M. FLYNN AND DONALD L. STOKES

Greenville, South CArolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

BANKERS LIFE COMPANY

, a corporation , hereinafter

The State of Iowa organized and existing under the laws of 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 TWENTY EIGHT THOUSAND AND NO/100----- Dollars (\$ 28,000.00

%) per centum (11.50 with interest from date at the rate of Eleven and one-half per annum until paid, said principal and interest being payable at the office of Bankers Life Company 711 High Street (Polk County) in Des Moines, Iowa or at such other place as the holder of the note may designate in writing, in monthly installments of 50307

THREE HUNDRED TWENTY SEVEN AND 32/100----- Dollars (\$ commencing 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, 1999

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 State of South Carolina, County of Greenville, Town of Simpsonville, Austin Township being shown and designated as Lot No. 555, Section VI, of Westwood Subdivision, as shown on plat thereof recorded in Plat Book 4X at Page 100, in the RMC Office for Greenville County, SC, and having, according to a more recent survey prepared by Freeland and Associates, dated December 22, 1983, entitled, "Property of Johnny M. Flynn and Donald L. Stokes", the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots 556 and 555 and running thence N. 64-59 W. 153.74 feet to an iron pin; thence turning and running N. 23-48 E. 120.00 feet to an iron pin; thence turning and running with Alder Drive S. 50-26 E. 61.0 feet to an iron pin; thence continuing with said Drive S. 54-03 E. 50.0 feet to an iron pin; thence continuing with said Drive S. 59-03 E. 24.5 feet to an iron pin; thence running S. 16-40 E. 37.0 feet to an iron pin; thence turning and running with Yellow Wood Drive S. 25-44 W. 65.0 feet to an iron pin, the point of BEGINNING.

THIS is the same property conveyed to the Mortgagors herein by deed of Jeffrey E. Parsons, dated March 27, 1981 and recorded on April 16, 1981 in Deed Book 1146 at Page 380.

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 and 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.

> 4.00CI - HUD 92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete