MORTGAGE

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

ALAN D. RAMPEY and LORI D. RAMPEY , hereinafter called the Mortgagor, send(s) greetings: Greenville, South Carolina

WHEREAS, the Mortgagor is well and truly indebted unto C & S REAL ESTATE SERVICES, INC.,

, hereinafter the State of South Carolina 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 Thirty-Three Thousand One Hundred and No/100-----

fourteen-----14 %) with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of C & S Real Estate Services, Inc., Charleston, South Carolina, in P. O. Box 10636, or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Eleven , 19 84, and on the first day of each month thereafter until the princommencing on the first day of October 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 September, 2004.

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, together with all improvements thereon, situate, lying and being in the Piedmont Manufacturing Company Village, in or near the Town of Piedmont, County of Greenville, State of South Carolina, and being shown and designated as Lot No. 57, Section 4, on plat entitled "Property of Piedmont Manufacturing Co., Greenville County," made by Dalton & Neves, dated February, 1950, and recorded in the RMC Office for Greenville County, S. C. in Plat Book Y, at Pages 6-9, inclusive, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Southeastern side of Liberty Street, at the joint front corner of Lots Nos. 57 and 59, and running thence with the joint line of said lots, S. 22-19 E. 189 feet to an iron pin in the line of Lot No. 58; thence with the line of Lot No. 58, S. 73-46 W. 120.4 feet to an iron pin in the line of Lot No. 55; thence with the line of Lot No. 55, N. 19-35 W. 176 feet to an iron pin on the Southeastern side of Liberty Street; thence with the Southeastern side of Liberty Street, N. 67-41 E. 112 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Guy T. Trammell, dated August 20, 1984, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1219, at Page 123, on August 21, 1984.

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.

HUD 92175% (1-79)