South Carolina National Mortgage Loan Dept. 101 Greystone Blve., Columbia, SC 29226 STATE OF SOUTH CAROLINA, Room 260 COUNTY OF GREENVILLE

4 56 PH 'BY .. TANKERSLEY DONHIL R.H.C.

This form is used in connection with mortgages the National Housing Act

TO ALL WHOM THESE PRESENTS MAY CONCERN:

RUTH ANN BUTLER

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Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto The South Carolina National Bank

, a corporation organized and existing under the laws of the United States of America , hereinafter 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-five Thousand Five Hundred Eightv), with interest from date at the rate and No/100------Dollars (\$25,580.00----13 %) per annum until paid, said principal per centum (Thirteen and interest being payable at the office of The South Carolina National Bank in Columbia, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred commencing on the first day of January , 19 85 , and on the first day of each month thereafter until the principal 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 December, 2009

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, it 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 situate, lying and being on the southern side of Ackley Street, in the County of Greenville, State of South Carolina, being shown and designated on a plat entitled property of L. S. Hand and recorded in the RMC Office for Greenville County in Plat Book J at Pages 146 and 147 and according to a more recent plat entitled "L. S. Hand Property, Lot 3, Property of Ruth Ann Butler" prepared by Freeland & Associates, dated November 6, 1984, and having according to said plat the following metes and bounds:

BEGINNING at an old iron pin on the southern side of Ackley Street, which iron pin is located 169 feet, more or less, in a southwesterly direction from Celand Street, and running thence with the line of Lot 2, S. 36-05 E. 186.88 feet to an old iron pin; thence turning and running with the line of Lot 5, S. 53-09 W. 33.38 feet to an old iron pin; thence continuing S. 49-38 W. 46.96 feet to an old iron pin; thence turning and running with the line of Lot 4, N. 36-33 W. 204.67 feet to an old iron pin on the southern side of Ackley Street; thence turning and running with the southern side of Ackley Street, N. 63-30 E. 83.05 feet to an old iron pin, the point of beginning.

This being the identical property conveyed to Mortgagor herein by deed of Madge Mayfield Jones, Individually and as Executrix of the Estate of John Ansel Edwards, dated November 27, 1984 and recorded in the RMC Office for Greenville County, South Carolina on November 27, 1984 in Deed Book _____ at Page ___

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 therein 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