FILED
COMPLIED OF SOUTH CAROLINA

FHA FORM NO. 2175m 174

FRESULTATION OF THE COMPLETE OF THE

800x1270 sact 717

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, (1.14.C. COUNTY OF GREENVILLE)

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, the Mortgagor is well and truly indebted unto Aiken-Speir, Inc.

ALL that piece, parcel or lot of land in the County of Greenville, State of South Carolina, shown and designated as Lot No. 14 on Plat of property entitled Berea Realty Co., said plat recorded in the R.M.C. Office for Greenville County in Plat Book BB at page 37, said lot being more particularly described as follows:

BEGINNING at an iron pin on the southern side of Berea Drive at the joint front corner of Lots 14 and 15 and running thence S. 28-10 E. 150.3 feet to an iron pin; thence S. 57-05 W. 64.4 feet to an iron pin, thence N. 30-11 W. 149.9 feet to an iron pin on the southern side of Berea Drive, thence along Berea Drive 57-05 E. 70 feet to the point of beginning.

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

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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Moitgagor 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; and, provided, further, that in the event the debt is paid in full prior to maturity and