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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

SOUTH CAROLINA

FHA FORM NO. 2175M

(Rev. September 1976)

TO ALL WHOM THESE PRESENTS MAY CONCERN: WILLIAM H. DENDY AND MAMIE K. DENDY

of

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

WHEREAS, the Mortgagor is well and truly indebted unto AIKEN-SPEIR, INC.

265 West Cheves Street, Florence, S.C. 29651

shall be due and payable on the first day of March, 2007.

, a corporation South Carolina organized and existing under the laws of , 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 FOUR THOUSAND FIVE HUNDRED AND NO/100 Dollars (\$24,500.00), with interest from date at the rate 5) per annum until paid, said principal EIGHT ----per centum (AIKEN-SPEIR, INC. and interest being payable at the office of in FLORENCE, SOUTH CAROLINA or at such other place as the holder of the note may designate in writing, in monthly installments of ONE HUNDRED SEVENTY NINE AND 83/100 ----- Dollars (\$ 179.83 . 1977, and on the first day of each month thereafter until commencing on the first day of April the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid,

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 Simpsonville, County of Greenville, State of South Carolina, on the northern side of Davenport Road, being known and designated as Lot No. 572 as shown on a plat entitled "Westwood, Sec. VI", prepared by Piedmont Engineers, dated Nov. 18, 1974, and recorded in the RMC Office for Greenville County in Plat Book 4X at page 100 and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northern side of Davenport Road at the joint front corner of Lots No. 572 and 575 and running thence with the northern edge of Davenport Rd., S. 62-34 W., 70 feet to an iron pin; thence S. 84-55 W., 90.3 feet to an iron pin at the joint corner of Lots No. 572 and 571; thence with the line of Lot No. 571, N. 19-21 W., 63.45 feet to an iron pin; thence with the line of Lot No. 573, N. 49-34 E., 130 feet to an iron pin; thence with the line of Lot No. 575, S. 35-30 E., 127.67 ft. to an iron pin on the northern side of Davenport Road, the point of beginning.

This is the same property conveyed to the mortgagors by Deed of Ricky S. Banks and Debra E. Banks, dated February 14, 1977 and recorded in the RMC Office for Greenville County in Deed Book 1051 at page 13. on February 15, 1977.

STATE OF SOUTH CAROLINA TAX CON MICH ON DOCUMENTARY TAX E 0 9. 8 0

Together with all and singular the P8.11218 7.7 he 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 Mortgagoe 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.

3.00

20.00