SOUTH CAROLINA EHA FORM NO. 2175M (Rev. September 1976) 197 28 4 17 PH 177 MORTGAGE

with mortgages insured under the one- to four-family provisions of

the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: David M. Wilson and Tammy S. Wilson

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Greenville, South Carolina

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

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

P. O. Box 168, Columbia, South Carolina 29202

in

, a corporation organized and existing under the laws of South Carolina , 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 Eight Thousand Three Hundred

and N0/100Dollars (\$ 28,300.00), with interest from date at the rate per centum (8 1/2 Eight and 1/2%) per annum until paid, said principal and interest being payable at the office of South Carolina National Bank

Columbia, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Dollars (\$ 217.63 Two Hundred Seventeen and 63/100 commencing on the first day of December , 19 77, 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 November 2007.

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 in Greenville County, State of South Carolina, being shown and designated by a plat of property of David M. Wilson and Tammy S. Wilson prepared by Freeland and Associates on October 10, 1977, to be recorded herewith, and according to said plat, having the following metes and bounds, to-wit:

BEGINNING at a new iron pin on the bank of east north street and the ${}^{\prime\prime}\!f$ ront corner of Lot # 40 of Hudson Acres and running thence along the Aright-of-way of East North Stret Extention N. 85-22 E. 100 feet to a mew iron pin; thence along the boundary of the J. C. Garrison property 2 S. 04-45 W. 386.9 feet to a new iron pin; thence S. 85-22 W. 100 feet to an old iron pin; thence along the boundary of Hudson Acres N. 04-45 E. 386.9 feet to the beginning corner.

This is the identical property conveyed to David M. Wilson and Tammy S. Wilson by Deed of Bob Maxwell Builders, Inc., on October 22, 1977, and duly recorded in Deed Book 1067 at page 53), October 28, 61977, in the R.M.C. Office for Greenville County.

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.

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