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

GREENVILLE CO. S. C. STATE OF SOUTH CARODINATION COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: FRANK WAYNE HEAD AND DEBRA A. HEAD

GREENVILLE, SOUTH CAROLINA

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

WHEREAS, the Mortgagor is well and truly indebted unto

SOUTH CAROLINA NATIONAL BANK

, a corporation , hereinafter organized and existing under the laws of UNITED STATES OF AMERICA 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 NINETEEN THOUSAND THREE HUNDRED AND ), with interest from date at the rate NO/100----- Dollars (\$ 19,300.00 per centum ( 7.75 %) per annum until paid, said principal of SEVEN AND THREE-FOURTHS and interest being payable at the office of SOUTH CAROLINA NATIONAL BANK, P.O. BOX 168, in COLUMBIA, SOUTH CAROLINA 29202

or at such other place as the holder of the note may designate in writing, in monthly installments of ONE HUNDRED THIRTY EIGHT AND 38/100----- Dollars (\$ 138.38 commencing on the first day of MAY , 19 79, 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 APRIL, 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, its successors and assigns, the following-described real estate situated in the County of GREENVILLE State of South Carolina:

ALL that certain piece, parcel and lot of land and the improvements thereon, situate lying and being in the County of Greenville, State of South Carolina and being a portion of Lot No. 24 on a Plat of McCain Heights recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book J at Page 59 and being further shown on a Plat entitled property of Frank Wayne Head and Debra A. Head recorded in Plat Book 7-B, at Page 69, R.M.C. Office for Greenville County, South Carolina, and having according to the latter Plat, the following metes and bounds, to-wit:

BEGINNING on the southern side of Piedmont Avenue at the joint front corner of Lot No. 25 and part of Lot No. 24 and running thence along said Piedmont Avenue S. 57-58 E. 100.3 feet to an iron pin; thence running S. 4-10 W. 102.0 feet to an iron pin; thence running N. 85-13 W. 95.1 feet to an iron pin; thence running N. 6-45 E. 148.0 feet to an iron pin, the point of beginning.

Derivation: Deed Book 1098, Page 9/5 - Lucille Head 3/20/79

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.

AND THE RESIDENCE OF THE PROPERTY OF THE PROPE

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