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/ llortgagee's address: Mortgage Loan Dept. P.O. Box 168 29202 Columbia, S.C.

on the first day of

MORTGAGE

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, COUNTY OF GREENVILLE

JAN 28 IN 18 AH '80 BONNIE STANNERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Salem Thomas Clark, II and Donna L. Clark

Greenville, South Carolina

February 2010

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

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

, a corporation the United States of America , hereinafter organized and existing under the laws of 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 Forty-Four Thousand Two Hundred and No/100-----.____ Dollars (S 44, 200, 00

per centum (Eight with interest from date at the rate of per annum until paid, said principal 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 Three Hundred Twenty-Four and 43/100------ Dollars (\$324.43 , 19 80, and on the first day of each month thereafter until the princommencing on the first day of March cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable

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 piece, parcel or lot of land, lying and being situate in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 4, The Cedars Subdivision on plat entitled "Property of Salem T. Clark, II", as recorded in Plat Book 7-7 at Page 78, in the RMC Office for Greenville County, S.C. and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Tollgate Road, said pin being approximately 454 feet from the intersection of E. Curtis Street and Tollgate Road and running thence N. 74-51 E. 155.0 feet to an iron pin; thence S. 15-09 E. 85.0 feet to an iron pin; thence S. 74-51 W. 155.0 feet to an iron pin; thence N. 15-09 W. 85.0 feet to an iron pin, the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Werber Co., Inc. as recorded in Deed Book 1119 at Page 605, in the RMC Office for Greenville County, S.C., on January 28, 1980.

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 (n) 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:

Replaces Form FHA-2175M, which is Obsolete

1. That he will promptly pay the principal of an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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.

HUD-92175M (1-79)