MORTGAGE

GREEN TOO.S.C.

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

Aug 7 11 38 AH '81

LONG, BLACK & GASTON

TO ALL WHOM THESE PRESENTS MAY CONCERN: R.M.C

That we, RONALD EBERHARDT and BARBARA EBERHARDT

of

Greenville, S. C.

hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

BANKERS LIFE COMPANY

, a corporation

organized and existing under the laws of The State of Iowa , 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 SIXTY TWO THOUSAND SIX HUNDRED DOLLARS AND NO/100 ollars (\$ 62,600.00),

with interest from date at the rate of Fifteen and one-half per centum (15.50 %)

per annum until paid, said principal and interest being payable at the office of BANKERS LIFE COMPANY,

Des Moines in Polk County, Iowa

or at such other place as the holder of the note may designate in writing, in monthly installments of

Eight Hundred Sixteen Dollars and 93/100---- Dollars (\$816.93),

commencing on the first day of October , 1981, 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

September, 2011

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, with all buildings and improvements thereon, situate, lying and being on the northeastern side of Libby Lane, in the Town of Mauldin, Greenville County, South Carolina, being known and designated as Lot No. 136 on a plat of HILLSBOROUGH, SECTION 3, made by R. B. Bruce, dated June 14, 1971, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-N at Page 42, and having according to a more recent survey by Freeland and Associates, dated August 5, 1981, entitled "Property of Ronald Eberhardt and Barbara Eberhardt, having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Libby Lane at the joint front corner of Lots Nos. 135 and 136; and running thence along the common line of said lots, N. 31-37 E. 129.5 feet to an iron pin; thence S. 60-02 E., 49.6 feet to an iron pin; thence S. 84-29 E., 61.5 feet to an iron pin; thence along the common line of Lots Nos. 136 and 137, S. 25-50 W., 156 feet to an iron pin on the northeastern side of Libby Lane; thence along the northeastern side of Libby Lane, N. 62-30 W., 43.4 feet to an iron pin; thence continuing along the northeastern side of Libby Lane, N. 58-22 W., 76.6 feet to an iron pin; the point of BEGINNING.

THIS is the same property conveyed to the Mortgagor's herein by deed of Nicholas D. and Cecelia K. Bruno, dated August 6, 1981, and recorded

Simultaneously herewith.

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 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)

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