MORTGAGE COUNTY OF . TO ALL WHOM THESE PRESENTS MAY CONCERN:

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

William Lynn Duvall

Greenville, South Carolina

organized and existing under the laws of

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

WHEREAS, the Mortgagor is well and truly indebted unto

Bankers Mortgage Corporation, Florence,

South Carolina

, a corporation , hereinafter South Carolina 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 Thirty-Five Thousand and 00/100-----

Dollars (\$ 35,000.00

%) per centum (12.00 Twelve and 00/100---with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of

in Florence, South Carolina Bankers Mortgage Corporation or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred

Dollars (\$ 360.15 Sixty and 15/100---, 19 83, 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 on the first day of February 2013

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 scaling 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 the City of Mauldin, County of Greenville, State of South Carolina, and being shown as Lot 82 of Verdin Estates, on plat of revised plat - portion of Map No. 1, Verdin Estates and recorded in the RMC Office for Greenville County in Plat Book 6-H at Page 47; and being more specifically shown on plat prepared for William Lynn Duvall by R. B. Bruce, RLS, on December 30 1982 and recorded in the RMC Office for Greenville County in Plat Book 9-1at Page 3, and having, according to latter plat, the following metes and bounds, to-wit:

BEGINNING at an old iron pin at the Southwestern edge of Blakely Drive joint front corner with Lot 83 and running thence along said street S. 50-28 W. 110.9 feet to an old iron pin; thence turning and running N. 61-55 W. 148.4 feet to an old iron pin; thence turning and running N. 36-03 E., 83.4 feet to an old iron pin; thence turning and running N. 62-43 E. 126.9 feet to an old iron pin; thence turning and running S. 23-42 E. 135.8 feet to an old iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Builders and Developers, Inc. of even date, to be recorded 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 Phting 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 an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete