MORTGAGEE'S MAILING ADDRESS P.O. Box 10636 Charleston, SC 29411

MORTGAGE

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Norman O. Tanner Taylors, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto C&S Real Estate Services, Inc.

with interest from date at the rate of Thirteen

per centum ( 13.00 %)

per annum until paid, said principal and interest being payable at the office of C&S Real Estate Services, Inc.

in Charleston, South Carolina

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

Dollars (\$ 688.89 ),

Eighty-eight and 89/100

commencing on the first day of May

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

April, 2004

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 lot of land in the State of South Carolina, County of Greenville, on the southeasterly side of Pryor Road, being shown and designated as Lot No. 71 on a plat of Section No. 2, Avondale Forest, by Piedmont Engineers & Architects, dated August 18, 1964, recorded in Plat Book BBB at Page 37 and having such metes and bounds as appear by reference to said plat.

This is the same property conveyed to the Mortgagor herein by Deed of Margaret Riddle, formerly known as Margaret R. Harms, dated March 26, 1984 and recorded simultaneous herewith.

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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 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)

Replaces Form FHA-2175M, which is Obsolete

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