VA Form 16-4338 (Home Loan) Revised September 1975. Use Optional. Section 1810, Title 38 U.S.C. Acceptable to Federal National Mortgage Association.

MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS:

Milburn D. Smith and Carolyn A. Smith

Greenville, South Carolina

, hereinafter called the Mortgagor, is indebted to

First Federal Savings and Loan Association of South Carolina

, a corporation the United States of America , hereinafter organized and existing under the laws of called 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-seven Thousand Nine Hundred and Dollars (\$ 37,900.00), with interest from date at the rate of no/100----per centum (13.0 %) per annum until paid, said principal and interest being payable Thirteen at the office of First Federal Savings and Loan, PO Drawer 408, Greenville, SC, 29602 , or at such other place as the holder of the note may designate in writing delivered or mailed to the Mortgagor, in monthly installments of Four Hundred Nineteen ----- Dollars (\$ 419.25), commencing on the first day of and 25/100---, 1984, and continuing on the first day of each month thereafter until the principal and December 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 November , 2014.

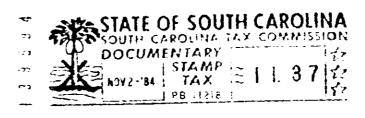
Now, Know All Men, that Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property 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 State of South Carolina, County of Greenville, being shown and designated as Lot No. 61 on a plat of CASA LOMA ESTATES recorded in the RMC Office for Greenville County in Plat Book S at Page 65 and having, according to a survey by Freeland & Associates for Milburn D. Smith and Carolyn A. Smith dated October 26, 1984, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Courtney Circle at the joint front corner of Lots No. 61 and No. 60 and running thence N. 22-55 E. 132.2 feet to an iron pin; thence S. 70-50 E. 143.2 feet to an iron pin on Courtney Circle; thence along said Circle, S. 19-10 W. 58.4 feet to an iron pin; thence still on said Circle, the chord of which is S. 66-03 W. 114.7 feet to an iron pin; thence still on said Circle, N. 67-05 W. 68.7 feet to an iron pin, point of beginning.

This being the same property conveyed to mortgagors by deed of James H. Gillespie dated November 1, 1984, and recorded simultaneously herewith.

THE RIDER ("RIDER") ATTACHED HERETO AND EXECUTED OF EVEN DATE HEREVITH IS INCORPORNIED HEREIN AND THE COVEHANTS AND INTEGRIENTS OF THE RIDER SHALL AMEND AND SUPPLEMENT THE COVEHANTS AND AGREEMENTS OF THIS MURITIAGE, DEED OF TRUST OF LIELD TO SECURE DESI AS IF THE RIDER WERE A FORL HEREOT.



Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned;

"Should the Veterans Administration fail or refuse to issue its Guaranty of the Ipan secured by this instrument under the provision of the Serviceman's Readjustment Act of 1944, as amended, within 60 days from the data the Ipan world normally become eligible for such guaranty, the lenger, at its option, may declare all sums secured hereby immediately due and payable.

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