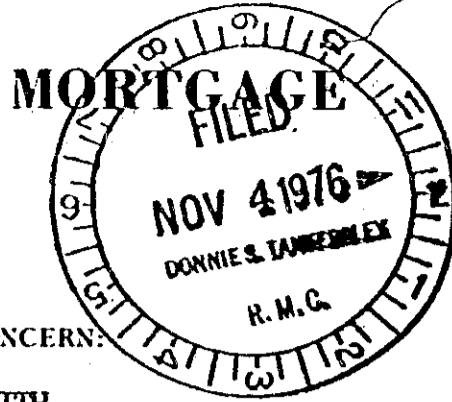


SOUTH CAROLINA
FHA FORM NO. 2175M
(Rev. September 1972)



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 } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

EDDIE SMITH AND SHARON D. SMITH of
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

C. W. Haynes and Company, Incorporated, a corporation
organized and existing under the laws of The State of South Carolina, hereinafter
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-
corporated herein by reference, in the principal sum of Sixteen Thousand Nine Hundred and no/100
Dollars (\$ 16,900.00), with interest from date at the rate
of Eight per centum (8 %) per annum until paid, said principal
and interest being payable at the office of C. W. Haynes and Company, Incorporated
in Columbia, South Carolina

or at such other place as the holder of the note may designate in writing, in monthly installments of
One Hundred Twenty-four and 05/100-----Dollars (\$ 124.05),
commencing on the first day of December, 19 76 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 November 2006.

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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 Mort-
gagor 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:

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All that piece, parcel, or lot of land in the State of South Carolina, County of
Greenville, being known and designated as Lot No. 52, on a plat of Subdivision known
as Idlewild, which plat is recorded in the RMC Office for Greenville County, in
plat Book 4N, at Page 54, said plat prepared by Enwright Associates, January 17, 1972,
and having according to said plat, the following metes and bounds, to wit:

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Beginning at an iron pin on the southern side of Antioch Church Road, joint front
corner of Lots 52 and 53 and running thence along the edge of said Road, S. 84-04
E. 72 feet to an iron pin; thence S. 84-04 E. 12 feet to an iron pin; thence along
the joint line of Lots 52 and 51, S. 7-24 W. 125 feet to an iron pin; thence N. 86-36 W.
23 feet to an iron pin; thence N. 86-36 W. 53.5 feet to an iron pin; joint rear corner
of lots 52 and 53; thence N. 3-52 E. 127.2 feet to an iron pin. being the point of
beginning.

This being the same property heretofore conveyed to Eddie Smith and Sharon D. Smith
by Deed of Carla A. Hills, Secretary of Housing and Urban Development Dated October
19, 1976 and to be recorded simultaneously by this mortgage in Deed Book 1045
at Page 656.

This is a purchase money mortgage given for the purpose of securing the unpaid portion
of the purchase price of the above described property.

Mortgagee's Address: C. W. Haynes and Company, Incorporated
1500 Lady Street, Columbia, South Carolina 29201

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 ab-
solute, 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 for-
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-
sons 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 therein 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.

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