HED FORMULES (S.C.) (SEE/1974)

MORTGAGE OF REAL ESTATE

State of South Carolina County of

TO ALL WHOM THESE PRESENTS MAY CONCERN

This Mortgage made on or as of the 25 day of September 19 79 between Ward S. Stone 402 Brookwood Drive 10 the City of Greenville 10 the State of South Carolina, and the United States of America. The County of Greenville 11 the City of Atlanta. County of Greenville 12 thereinafter called "Mortgagee"), acting by and through the Department of Housing and Urban Development, having a Regional Office at Room 645 Peachtree-Seventh Building in the City of Atlanta. County of Fulton, and State of Georgia.

TWO HUNDRED FORTY SEVEN THOUSAND THREE HUNDRED

WITNESSETH that to secure the payment of an indebtedness in the principal amount of Dollars (\$247,300.00), with interest thereon, which shall be payable in accordance with a certain note, bond or other obligation (which note, bond or obligation is hereinafter called 'Note'), bearing even date herewith, a true and correct copy of which, exclusive of the signature of the Mortgagor, marked "Schedule A", is annexed hereto and made a part hereof, and all other indebtedness which the Mortgagor is obligated to pay to the Mortgagee pursuant to the provisions of the Note and this Mortgage, the within written Mortgage is given.

NOW, KNOW ALL MEN. That the Mortgagor, in consideration of the said debt and sum of money aforesaid, and for the 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 Mortgagoe 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 said Mortgagee, its successors and assigns, the following described real estate, to wit:

ALL That certain piece parcel or tract of land, with all the improvements thereon, situate lying and being in the City and County of Greenville, State of South Carolina, which is the eastern portion of the property shown on an original survey by Piedmont Engineering Service dated August, 1950, and which is described more particularly according to a more recent survey entitled "Property of W.R. Crossfield," by Jones Engineering Services, dated June 27, 1966, as follows:

BEGINNING at an iron pin on the western side of North Calhoun Street at the intersection of North Calhoun Street and a 10-foot alley; and running thence N. 70-51 W. 201 feet to an iron pin; thence N. 19-04 E. 202 feet to an iron pin; thence S. 70-51 E. 201 feet to an iron pin on the western side of North Calhoun Street; and thence S. 19-04 W. 202 Feet along the western side of North Calhoun Street, to an iron pin, the point of beginning.

This property is known and designated as Block Book No. 78-6-4.1.

THIS is the same property conveyed to Ward S. Stone from Robert H. Crossfield as Executor of the W.R. Crossfield Estate recorded in Deed Book 1077 page 797, April 26, 1978.

TOGETHER with all appurtenances thereto and all the estate and rights of the Mortgagor in and to such property or in any wise appertaining thereto, all buildings and other structures now or hereafter thereon erected or installed, and all fixtures and articles of personal property now or hereafter attached to, or used in, or in the operation of, any such land, buildings or structures which are necessary to the complete use and occupancy of such buildings or structures for the purposes for which they were or are to be erected or installed, including, but not limited to, all heating, plumbing, bathroom, lighting, cooking, laundry, ventilating, refrigerating, incinerating, and air-conditioning equipment and fixtures, and all replacements thereof and additions thereto, whether or not the same are or shall be attached to such land, buildings or structures in any manner.

TOGETHER with any and all awards now or hereafter made for the taking of the property mortgaged hereby, or any part thereof (including any easement), by the exercise of the power of eminent domain, including any award for change of grade of any street or other roadway, which awards are hereby assigned to the Mortgagee and are deemed a part of the property mortgaged hereby, and the Mortgagee is hereby authorized to collect and receive the proceeds of such awards, to give proper receipts and acquittances therefor, and to apply the same toward the payment of indebtedness secured by this Mortgage, notwithstanding the fact that the amount owing thereon may not then be due and payable; and the Mortgagor hereby agrees, upon request, to make, execute and deliver any and all assignments and other instruments sufficient for the purpose of assigning each such award to the Mortgagee, free, clear and discharged of any encumbrances of any kind or nature whatsoever; and

TOSETHER with all right, title and interest of the Mortgagor in and to the land lying in the streets and roads in front of and adjoining the above described land (all the above described land, buildings, other structures, fixtures, articles of personal property awards and other rights and interests being hereinafter collectively called the "mortagaged property")

TO HAVE AND TO HOLD the mortgaged property and every part thereof unto the Mortgagee, its successors and assigns torever for the purposes and uses berein set forth.

AND the Mortgagor further covenants and agrees with the Mortgagee, as follows

1328 RV-2

The street of th