

IF THE PROPERTY IS IN AN AREA THAT IS NOW OR IN THE FUTURE IDENTIFIED BY THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT AS BEING SPECIAL FLOOD OR MUD SLIDE HAZARDOUS, AND IN WHICH THE SALE OF FLOODED PROPERTY HAS BEEN MADE MANDATORY UNDER THE NATIONAL FLOOD INSURANCE ACT OF 1968, PURCHASE BY THE BORROWER OF A FLOOD INSURANCE POLICY SATISFACTORY TO THE LENDER WILL BE REQUIRED.

ECO: 1496 716

This form is used in connection with flood mortgages insured under the National Flood Insurance Act of 1968. It is not to be used for other purposes.

STATE OF SOUTH CAROLINA, }  
COUNTY OF GREENVILLE }

APR 22 1980  
DONALD W. WATERSLEY  
S.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

William E. Raines and Deborah G. Raines  
Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto **United Federal Savings and Loan Association**

, 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 incorporated herein by reference, in the principal sum of **Thirty Seven Thousand and No/100** Dollars (\$ 37,000.00 ).

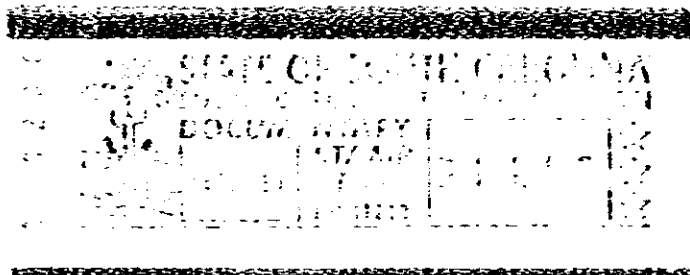
with interest from date at the rate of **Eight** per centum ( **8 %** ) per annum until paid, said principal and interest being payable at the office of **United Federal Savings and Loan Association, 201 Trade Street** in **Fountain Inn, South Carolina 29644** or at such other place as the holder of the note may designate in writing, in monthly installments of **Two Hundred Seventy One and 58/100** Dollars (\$ 271.58 ) commencing on the first day of **April**, 1980, 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 **March, 2010**.

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 certain piece, parcel or lot of land with all improvements thereon, situate, lying and being in the City of Simpsonville, County of Greenville, State of South Carolina, on the northern side of Aspenwood Drive, and being known and designated as Lot No. 201 according to a plat of Westwood Subdivision, Section III, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-N at Page 30, with reference to said plat being hereby craved for the metes and bounds description of said lot.

This being the same property acquired by the Mortgagors herein by deed of Donald Earl Pittman and Gloria Jane Pittman of even date to be recorded herewith.

In the event this mortgage and the note secured is not insured by the Federal Housing Administration within sixty (60) days after presentation, the entire mortgage may be declared due and payable at the option of the holder.



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 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 of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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