MORTGAGE

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, Str. COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WILLIAM GROVER PUTNAM AND DEBBIE PUTNAM

of

, a corporation

GREENVILLE COUNTY, SOUTH CAROLINA

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

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, S.C.

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 (S3) 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 situate, lying and being in the State of South Carolina, County of Greenville, city of Greenville, being known and designated as Lot no. 12, as shown on a plat of property of Huguenin & Douglas, as shown by revised plat recorded in the RMC Office for Greenville County, S.C. in Plat Book Q at page 200 and also shown on a more recent plat of "Property of William Grover Putnam and Debbie Putnam", dated July 30. 1980, prepared by Freeland & Associates, recorded in Plat Book RC at page 20 and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Phillips Lane, joint front corner of lots 11 and 12 and running thence S. 42-49 E., 153.8 feet to an iron pin; thence turning and running across the rear line of lot no. 12, S. 47-11 W., 58.6 feet to an iron pin; thence turning and running with the common line of lots 12 and 13, N. 42-49 W., 153.8 feet to an iron pin on the southeastern side of Phillips Lane; thence with said Phillips Lane, N. 47-11 E., 58.6 feet to an iron pin, being the point of beginning.

Being the same property conveyed to the mortgagors by deed of Daniel P. and Janet K. Campbell, to be recorded of even date herewith.

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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