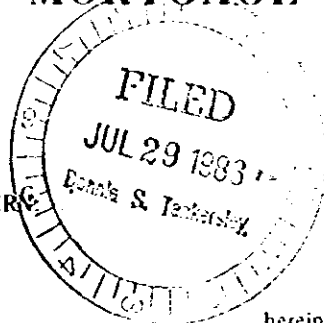


MORTGAGE

800 1618 320

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



TO ALL WHOM THESE PRESENTS MAY CONCERN

Esther E. Watson

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

WHEREAS, the Mortgagor is well and truly indebted unto **First Federal Savings and Loan Association of South Carolina**

, a corporation hereinafter organized and existing under the laws of the United States of America 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-One Thousand Eight Hundred and 00/100** Dollars (\$ **31,800.00**),

with interest from date at the rate of **Twelve and one-half** per centum (**12.500** %) per annum until paid, said principal and interest being payable at the office of **First Federal Savings and Loan Association of South Carolina** in **Greenville, South Carolina** or at such other place as the holder of the note may designate in writing, in monthly installments of **Three Hundred Thirty Nine and 39/100 (\$359.39) Dollars** commencing on the first day of **September**, 1983, 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 **August, 2013**.

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 lot or parcel of land situate, lying and being in the County of Greenville, State of South Carolina in Parris Mountain Township, known and designated as being part of Lot 3 and Part of Lot 4 on a plat entitled Property of Esther E. Watson, by Clifford C. Jones, RLS, dated July 22, 1983 to be recorded herewith and being more particularly described as follows:

Beginning at an iron pin at the joint front corner with Lot No. 2 on the eastern side of Scaly Bark Road and running thence a new line N 85-16 E 180.6 feet to an iron pin; thence S 19-08 E 55 feet to an old iron pin; thence S 34-50 E 45 feet to an iron pin; thence along a new line S 72-56 W 175 feet to an iron pin on Scaly Bark Road; thence along the right of way of said road N 24-18 W 137.3 feet to the point of beginning. See Also Plat recorded in Plat Book FF, page 425.

This conveyance is made subject to any and all restrictions, easements, rights of way or zoning ordinances that may appear of record on the recorded plats or on the premises.

This being the same property conveyed to Mortgagor by deed of Kenneth E. Walker dated July 26, 1983 to be recorded immediately prior to the recording of this mortgage.

Block Map Reference: 0428.00-01-016.00

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 and 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 of the debt, 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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