SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976) MORFEGAGE

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

The Lomas & Nettleton Company
P. O. Box 1386
Columbia, South Carolina 2920

TO ALL WHOM THESE PRESENTS MAY CONCER	TO ALL	L WHOM THESE	PRESENTS MAY	CONCERN:
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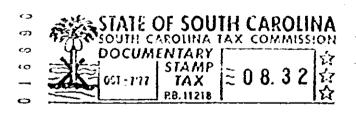
James E. Robinson and Betty H. Robinson ------of Greenville County, South Carolina -----, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto The Lomas and Nettleton Company -----

ALL that piece, parcel or lot of land, with the buildings and improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 24, Magnolia Acres, as shown on plat thereof recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book GG at Page 133, said lot having such metes and bounds, as shown thereon.

This is the same property conveyed to the Mortgagors herein by deed of Patricia Roberts Harris, Secretary of Housing and Urban Development of Washington, D. C. recorded in the R.M.C. office for Greenville County in Deed Book 1066 at Page 400 on the 7th day of September, 1977.

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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 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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