MORTGAGEE'S MAILING ADDRESS: 301 College Street, Greenville, S.C. 29601

This form is used in connection with mortgages insured under the me- to four-family provisions of

the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

T. Mark Henderson and Cynthia W. Henderson

, a corporation

and the second section in

Taylors, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto of Greenville, South Carolina

First Federal Savings and Loan Association

, hereinafter the United States organized and existing under the laws of called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by Twenty-Six Thousand One Hundred Fifty and No/100----reference, in the principal sum of Dollars (\$ 26,150.00

%) Fourteen and One-Half Percent per centum (14-1/2 with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association P.O. BOX 408, 301 College St. in Greenville, South Carolina 29602 or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Twenty and 34/100----- Dollars (\$ 324.34 , 1981 , and on the first day of each month thereafter until the princommencing on the first day of June cipal 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 May, 2011.

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 situate, lying and being in the County of Greenville, State of South Carolina, being known and designated at Lot #114 on Plat of Super Highway Home Sites recorded in the RMC Office for Greenville County in Plat Book "P", at Page 53, and being further shown on a more recent Plat and entitled "Property of T. Mark Henderson and Cynthia W. Henderson", dated April 24, 1981, prepared by Carolina Serveying Company, recorded in the RMC Office for Greenville County in Plat Book 8-6, at Page 29, and having according to said more recent Plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the East side of Broad Vista Boulevard at the joint front corner with Lot #115, begin 385.4 feet, more or less, from the intersection with Dove Lane and running thence along the joint line with Lot #115, S. 88-00 E. 182.5 feet to an iron pin in the center of a five (5) foot right-of-way reserved for utitlities; thence running along the center of said right-of-way S. 2-00 W. 80 feet to an iron pin in the center of said right-of-way at the joint rear corner with Lot #113; thence running N. 88-00 W. 182.5 feet to an iron pin on the eastern side of Broad Vista Boulevard; thence running along the eastern side of Broad Vista Boulevard N. 2-00 E. 80 feet to an iron pin, being the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Viola B. Philips dated April 28, 1981, and recorded in the RMC Office for Greenville County in Deed Book 1147, at Page 22.

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 highting 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.

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete