GRE MORTGAGE

DEC 38 3 35 PH 182

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

ss: DONNEL LANGERSLEY

800×1590 PAGE 587

TO ALL WHOM THESE PRESENTS MAY CONCERN: That we, ROBERT E. GOTHARD and JANICE H. GOTHARD

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF SOUTH CAROLINA

organized and existing under the laws of The United States , 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 FORTY FIVE THOUSAND NINE HUNDRED AND NO/100----Dollars (\$ 45,900.00),

with interest from date at the rate of Twelve per centum (12 %) per annum until paid, said principal and interest being payable at the office offirst Federal Savings and Loan Association of S. C. P. O. Box 408 in Greenville, South Carolina, 29602 or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Seventy Two Dollars and 13/100------ Dollars (\$472.13), commencing on the first day of February ,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 January, 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 scaling 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 piece, parcel or lot of land istuate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 154 according to plat entitled "Heritage Lakes Subdivision", prepared by Heaner Engineering Co., Inc., as revised October 26, 1977, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 6-H at Page 17, and having, according to a more recent survey prepared by Freeland and Assoicates, dated December 29, 1982, entitled "Property of Robert E. Gothard and Janice H. Gothard, the following metes and bounds, to-wit:

BEGINNING at a point on Five Gait Turm, joint front coner of Lots 153 and 154, and running thence with the common line of said lots, S. 08-59-44 E. 212.08 feet to a point in the line of Lot 165; thence turning and running with the common line of Lots 154 and 165 S. 82-06-55 W. 109 feet to a point, joint front corners of lots 165, 154 and 156; thence turning and running with the common line of Lots 154 and 156 N. 26-55-24 W. 88 feet to a point in the line of Lot 154 at the joint corner of Lots 155 and 156; thence running with the common line of Lots 154 and 155 N. 09-01-33 E. 148.70 feet to a point on Five Gait Turn; joint front corner of said lots; thence turning and running with Five Gait Turn S.89-25-13 E. 91.33 feet to the point of BEGINNING.

THIS is the same property conveyed to the Mortgagors herein by deed of Equitable Life Assurance Society of the United States, a New York Corporation* Togethar 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 un to 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 covenabts 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.

* dated November 29, 1982 and recorded simultaneously herewith.

Replaces Form FHA-2175M, which is Obsolete

HUD-92175M (1-79)