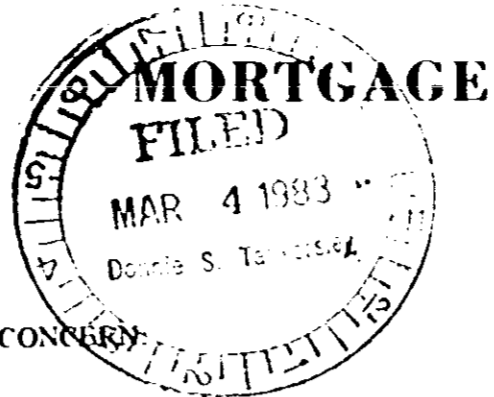


This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.



STATE OF SOUTH CAROLINA,
COUNTY OF Greenville } ss: []

TO ALL WHOM THESE PRESENTS MAY CONCERN

Thomas W. Miller, Jr. and Raymond B. Fretwell of
Anderson, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings & Loan Association of South Carolina 301 College Street, P.O. Drawer 408, Greenville, S.C. 29602

, a corporation
, hereinafter organized and existing under the laws of The United States 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 Three Thousand One Hundred ----- Dollars (\$33,100.00),

with interest from date at the rate of twelve per centum (12.000 %)
per annum until paid, said principal and interest being payable at the office of First Federal Savings & Loan Association 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 Forty & 47/100 ----- Dollars (\$340.47),
commencing on the first day of May, 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 April, 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 piece, parcel or lot of land situate, lying and being near the City of Greenville, County of Greenville, State of South Carolina, on the northern side of Pleasant Ridge Avenue, being known and designated as Lot No. 21 as shown on a plat of Pleasant Valley made by Dalton & Neves, April, 1946, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book P at Page 92. Said lot being resurveyed by Freeland and Associated on February 25, 1983, with said plat being of record in afore said RMC Office in Plat Book 9-N at Page 56, and having according to said plat the following metes and bounds, to-wit: BEGINNING at an iron pin on the northerly side of Pleasant Ridge Avenue, joint front corner of Lots 20 and 21, and running thence with the line of Lot 20 N. 0-08 W. 160 feet; thence S. 89-52 W. 60 feet; thence with line of Lot 22 S. 0-08 E. 160 feet to an iron pin on the northerly side of Pleasant Ridge Avenue; thence along Pleasant Ridge Avenue N. 89-52 E 60 feet to the beginning corner.

This being the same property conveyed unto Mortgagors herein by deed of Samuel R. Pierce, Secretary of Housing and Urban Development, dated September 24, 1982, of record in aforesaid RMC Office in Vol. 1177 at Page 123.

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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