SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1972)

MORTGAGE

GREENVILLE CO. S. C.

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

Aus 12 2 43 PK 177

DONNIE S. TANKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERNED.

Walter C. Smith and Vernette M. Smith,

Carolina National Mortgage Co., Inc. P. O. Box 10636 North Charleston, S. C.

This form is used in cornection 29411

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with mortgages insured under the

one- to four-family provisions of

the National Housing Act.

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC.

,a corporation South Carolina organized and existing under the laws of , 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 Seventeen Thousand Nine Hundred and 00/100------Dollars (\$ 17.900.00), with interest from date at the rate of eight and one-half-----per centum (8 1/2 📆) per annum until paid, said principal and interest being payable at the office of Carolina National Mortgage Investment Co., Inc. P. O. Box 10636 in North Charleston, South Carolina 29411 or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Thirty Seven and 65/100----- Dollars (\$ 137.65 commencing on the first day of October . 19 77, 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 September, 2007.

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 and lot of land with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the western side of Boling Road, and being known and designated as Lot No. 33, according to a plat of the subdivision of Oakview, Section 3, said plat being of record in the R.M.C. Office for Greenville County, South Carolina in Plat Book 5D at Page 50, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Boling Road at the joint front corner of Lots 32 and 33 and thence with said Road, S. 29-37-30 W. 83.86 feet to a point on said Road at the joint front corner of Lots 33 and 34; thence with the common line of Lots 33 and 34, N. 64-03-56 W. 151.65 feet to a point; thence N. 28-47-44 E. 80 feet to a point at the joint rear corner of Lots 32 and 33; thence with the common line of Lots 32 and 33, S. 65-31-33 E. 151.71 feet to an iron pin at the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from the Secretary of Housing and Urban Development recorded in the R.M.C. Office for Greenville County, S. C. on August 12, 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

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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