SOUTH CAROLINA FHA FORM NO. 2175V (Re. September 1976)

FILE MORTGAGE GREENVILLE CO. S. C.

This if im its used in connection with mortgoles insured under the new to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINATION 12 4 42 PH 177 COUNTY OF Greenville ME'S, TARKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Stephen L. Lindsey and

Sandra L. Lindsey

of

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er e de desde

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto NCNB MORTGAGE SOUTH, INC.

S a corporation organized and existing under the laws of South Carolina . 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 Twenty Thousand, Five Hundred and NO/100----- Dollars (\$ 20,500.00), with interest from date at the rate Eight & One-Half per centum (8% 🕏) per annum until paid, said principal and interest being payable at the office of NCNB MORTGAGE SOUTH, INC. P. 0. Box 10338 in Charlotte, North Carolina 2025 or at such other place as the holder of the note may designate in writing, in monthly installments of ⁱⁿ Charlotte, North Carolina 28237 -----Dollars (\$ 157.65 Hundred Fifty Seven and 65/100----

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 said, 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 Mortgagor, and also in consideration of the further sum of Three Dellars (S2) to the Mortgagor.

payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgager 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 with buildings and improvements thereon, situate, lying and being near the City of Greenville, in the County of Greenville, State of South Carolina, on the northern side of Dove Lane, in a subdivision known as Super Highway Homesites, being known and designated as Lot No. 163 of said subdivision, and being described according to a plat thereof recorded in the R. M. C. Office for Greenville County, in Plat Book "P" at Page 53, and according to a more recent plat prepared by Sam M. Hunter, Reg. Eng., dated June 1, 1950 entitled "Property of Homer J. Evans, near Greenville, South Carolina", and having according to said plat, the following metes and bounds to-wit:

BEGINNING at an iron pin on the northern side of Dove Lane at the joint front corner of Lots Nos. 162 and 163, which iron pin is 234.4 feet from the intersection of Dove Lane and Donnon Road, and running thence along the common line of said Lots N. 18-31 W. 188.3 feet to an iron pin on the southern side of Warehouse Court; thence along the southern side of Warehouse Court N. 75-31 E. 79.9 feet to an iron pin, the joint rear corner of Lots 163 and 164; thence along the common line of said lots S. 20-10 E. 180.5 feet

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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