SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976)

FALSE MORTGAGE

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

STATE OF SOUTH CAROLINAL STANKERSLEY FILES.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Walter David Hafner and Sylvia M. Hafner

of

Greenville

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

WHEREAS, the Mortgagor is well and truly indebted unto

NCNB Mortgage South, Inc.

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 Thirty Nine Thousand Nine Hundred and No/100----- Dollars (\$ 39,900.00), with interest from date at the rate of Eight & One-half per centum (8½) per annum until paid, said principal and interest being payable at the office of NCNB Mortgage South, Inc.

P. O. Box 10338 in Charlotte, North Carolina 28237

NOT, KNOT 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 piece, parcel or lot of land in the County of Greenville, State of South Carolina, situate, lying and being on the northern side of Woodbury Circle and being known and designated as Lot 29, Broadmoor Subdivision, plat of which is recorded in the RMC Office for Greenville County, in Plat Book RR at Page 47 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Woodbury Circle, joint front corner of Lots 29 and 30 and running thence with the common line of said lots N. 43-45 E. 174.3 feet to an iron pin; thence with the rear line of Lot 29 S. 33-37 E. 65.9 feet to an iron pin at the joint rear corner of Lots 28 and 29; thence with the common line of said lots S. 4-19 W. 105 feet an iron pin on the northern side of Woodbury Circle; thence with said circle N. 85-14 W. 80 feet to an iron pin; thence with said circle N. 68-40 W. 74.2 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors by Deed of William H. Fraser and Marian P. Fraser of even date to be recorded herewith:

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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