NCNB Mortgage Corp. P.O. Box 34069 28234 Charlotte, N.C.

-100x1487 1461179 **MORTG** This form is used in connection with mortgages insured under the Questo four-family provisions of the National Housing Act. FILED

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

GREENVILLE CO.S.C.

TO ALL WHOM THESE PRESENTECTION CONCERNED Robert D. Landis and Joyce E. Landis R.M.C.

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto NCNB Mortgage Corporation

, a corporation , hereinafter North Carolina organized and existing under the laws of 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 Fifty and No/100 ), with interest from date at the rate Dollars (\$ 17,050.00 %) per annum until paid, said principal per centum (11 1/2 of Eleven and One-Half and interest being payable at the office of NCNB Mortgage Corporation in Charlotte, North Carolina

or at such other place as the holder of the note may designate in writing, in monthly installments of One commencing on the first day of December , 19 79, 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 November, 2009.

NOV, 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 piece, parcel or lot of land in Gantt Township, Greenville County, State of South Carolina, about four miles from Greenville, near Old Anderson Road, (State Highway No. 81) known and designated as Tract No. 38 on a plat of a portion of Dixie Farms, entitled "Property of Robert D. Landis and Joyce E. Landis" as recorded in Plat Book 7-K at Page 14, in the RMC Office for Greenville County, S.C., and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southeastern side of Stevenson Lane, joint front corner of Lots 37 and 38 running thence S. 26-35 E. 258.0 feet to an iron pin; thence S. 60-47 W. 160.0 feet to an iron pin; thence N. 26-35 W. 266.0 feet to an iron pin; thence N.63-46 E. 160.0 feet to an iron pin; the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Frances McNeely Rowles as recorded in Deed Book 1111 at Page 986, in the RMC Office for Greenville County, S.C., on October 31, 1979.

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.

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.

FHA-2175M (1-78)