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MORTGAGE

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

BONNIE S. TANKERSLEY STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

ROBERT W. WRIGHT AND PAMELA K. WRIGHT

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto NCNB MORTGAGE CORPORATION

, a corporation North Carolina , hereinafter 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 Fifty Thousand Four Hundred Fifty and 00/100ths----- Dollars (\$ 50,450.00), with interest from date at the rate %) per annum until paid, said principal per centum (10 1/2 ten and one-half NCNB Mortgage Corporation and interest being payable at the office of Charlotte, North Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Four

Hundred Sixty-One and 62/100ths----- Dollars (\$ 461.62 . 19 80, and on the first day of each month thereafter until commencing on the first day of October | 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, 2010.

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 situate, lying and being in Greenville County, South Carolina, known and designated as Lot No. 21 shown on plat of the subdivision of OAK FOREST, Section 2, recorded in the RMC Office for Greenville County, in Plat Book 6-H, Page 31, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwest side of Clearfield Road, the joint front corner of Lots 20 and 21; thence with the joint line of said lots N. 26-30 W., 150 feet to an iron pin in line of Pineforest Subdivision; thence with line of said subdivision S. 63-30 W., 85 feet to an iron pin, joint rear corner of Lots 21 and 22; thence with the joint line of said lots S. 26-30 E., 150 feet to an iron pin on the northwest side of Clearfield Road, thence with the northwest side of said road N. 63-30 E., 85 feet to the point of beginning.

This is the same property conveyed to Mortgagor herein by deed of Westminster Company, Inc., 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 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 Sto one or more monthly payments on the principal that are next due on the note, on the first day of any month prior provided, however, that written notice of an intention to exercise such privilege is given at least thirty (130) days prior to prepayment.

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