

# MORTGAGE

1337 PAGE 966

This form is used in connection with mortgages insured under the new 1-1/4% adjustable program of the National Housing Act.

FILED  
GREENVILLE CO. S. C.

STATE OF SOUTH CAROLINA } 21 10 DE 1976  
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

**WILLIAM A. GRIFFITH, JR., and DELLA V. GRIFFITH** of  
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto North Carolina National Bank

, a corporation  
organized and existing under the laws of North Carolina, hereinafter  
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-  
corporated herein by reference, in the principal sum of **Twenty-Five Thousand and One Hundred and**  
**00/100** ----- Dollars (\$25,100.00), with interest from date at the rate  
of **eight and one-half** per centum ( **8½** %) per annum until paid, said principal  
and interest being payable at the office of **C. Douglas Wilson & Co.**  
in **Greenville, South Carolina,**  
or at such other place as the holder of the note may designate in writing, in monthly installments of **One Hun-**  
**dred and Ninety-Three and 02/100** ----- Dollars (\$ 193.02 ),  
commencing on the first day of **July**, 1976, 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 **June, 2006**.

**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 Mort-  
gagor 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, City of Greenville,**  
State of South Carolina:

**All that lot of land with the buildings and improvements thereon, situate on the  
southern side of Ridge Crest Drive, shown as the eastern portion of Lot Number One (1)  
and the northern portion of an abandoned road adjacent thereto on plat of Vista Hills,  
recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book P,  
at page 149, and having, according to said plat and a survey made by R. K. Campbell  
dated March 31, 1961, the following metes and bounds, to-wit:**

**BEGINNING** at a point on the southern side of Ridge Crest Drive, at joint front  
corner of Lot One (1) and Two (2) and running thence South 36-43 East 145.4 feet to  
a point; thence South 63-28 West 109.5 feet to a point; thence North 32-39 West  
144.7 feet to a point on the southern side of Ridge Crest Drive; thence with the  
southern side of Ridge Crest Drive North 62-12 East 100 feet to the point of begin-  
ning.



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 ab-  
solute, 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 for-  
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-  
sons 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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