SOUTH CAROLINA
FHA FORW NO. 2175M

Address of Mortgagee:

STATE OF SOUTH CAROLINA. COUNTY OF

NCNB Mtg. Corporation P.O. Box 19338 Charlotte, N.C. 28237 This term is used in connection with martpapes insured under the one-to-four-family provisions of the National Housing Act.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

J. Henry Horne and Lucy D. Horne

of

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

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 in Greenville County, South Carolina, known and designated as Lot No. 147 as shown on a plat entitled Woodfields, Section C, recorded in the R.M.C. Office for Greenville County in Plat Book GG, at Page 107, and having the following metes and bounds, to-wit:

BEGINNING at a point on Hillside Lane, joint front corner of Lots 146 and 147; and running thence N. 78-24 W. 160 feet; thence N. 11-36 E. 85.0 feet; thence S. 78-24 E. 160.0 feet to Hillside Lane; thence along said Lane S. 11-36 W. 85 feet to the beginning corner.

This is the same property conveyed to the Hortgagors herein by deed of Duane D. Rennerfeldt, recorded August 3, 1976 in the R.M.C. Office for Greenville, South Carolina.



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 screver, 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.