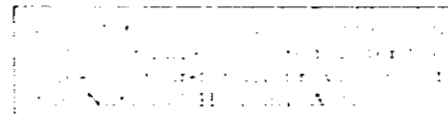


SOUTH CAROLINA  
FHA FORM NO. 1013M  
Rev. September 1972

**MORTGAGE**

GREENVILLE CO. S. C.



STATE OF SOUTH CAROLINA }  
COUNTY OF Greenville }  
DONWE S. TAYLOR, CLERK

TO ALL WHOM THESE PRESENTS MAY CONCERN: **Beverly C. Kelly**

**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 **United States**, 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 **Sixteen Thousand, Two Hundred Fifty**  
**and NO/100-----** Dollars (\$ **16,250.00** ) with interest from date at the rate  
of **Eight** per centum ( **8** ) per annum until paid, said principal  
and interest being payable at the office of **North Carolina National Bank; P. O. Box 10338**  
**Charlotte, North Carolina** in **Charlotte, North Carolina 28237**  
or at such other place as the holder of the note may designate in writing, in monthly installments of **One Hundred**  
**Nineteen and 28/100-----** Dollars (\$ **119.28** ),  
commencing on the first day of **May 1**, 19 **77**, 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 **April 1, 2007**

**NOT, 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**  
State of South Carolina:

**ALL that piece, parcel or lot of land, lying and being situate on the**  
**Northeasterly side of Pisgah Circle, near the City of Greenville,**  
**in the County of Greenville, State of South Carolina, being known and**  
**designated as Lot No. 41, Block E, Paris Heights, as per plat thereof**  
**recorded in the RMC Office for Greenville County, South Carolina in Plat**  
**Book Y at Page 65, and having, according to a more recent Plat made by**  
**Campbell and Clarkson Surveyors entitled property of Beverly C. Kelly**  
**dated March 8, 1977 and recorded in the RMC Office for Greenville County**  
**State of South Carolina in Plat Book 6A, at Page 90, the following**  
**metes and bounds to-wit:**

**BEGINNING at an iron pin on the Northeasterly side of Pisgah Circle at**  
**joint front corner of Lots Nos 41 and 42; thence along the joint line**  
**of those lots N. 70-58 E. 126.48 feet to an iron pin at joint rear corner**  
**of Lots Nos. 41 and 42; thence N. 22-24 W. 124.2 feet to an iron pin on the**  
**joint line of Lots Nos. 31, 32 and 41; thence along the joint line of lots**  
**nos. 32 and 41 S. 73-57 W. 57.4 feet to an iron pin at joint rear corner of**  
**Lots Nos. 32, 38, 40 and 41; thence along the joint line of Lots Nos. 40**  
**and 41 S. 26-10 W. 115.12 feet to an iron pin on the Northeasterly side**  
**of Pisgah Circle at joint front corner of Lots Nos. 40 and 41; thence along**  
**Pisgah Circle on an angle, the chord of which is S. 42-26 E. 49.95 feet**

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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