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.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE CO. S. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN: 9 51 44 77

JONNIE S. TANKERSLEY

Joseph F. Owens and Cleamis D. Owens R.H.C. 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 the United States, whose address is organized and existing under the laws of , hereinaster called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-Dollars (\$ 26,000.00 per centum (---8---%) per annum until paid, said principal ----Eight----and interest being payable at the office of NCNB Mortgage Corporation Charlotte, N. C., or at such other place as the holder of the note may designate in writing, in monthly installments of -- One Hundred Dollars (\$ 190.84----), Ninety and 84/100----commencing on the first day of , 19 77 , and on the first day of each month thereafter until June 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 May , 2007.

NOW, 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, lying, being and situate in the Town of Simpson-ville, County of Greenville, State of South Carolina, on Brookmere Road and being shown and designated as Lot 156 on a plat of Section II, of Bellingham, recorded in Plat Book 4-N, at Page 79, and being more particularly described in accordance with a plat prepared by Carolina Surveying Co. dated April 18, 1977, to-wit:

BEGINNING at an iron pin on the southerly side of Brookmere Road at the joint front corner of Lots 155 and 156 and running thence with the joint lines of said lots S. 30-52 W. 154 feet to an iron pin; running thence N. 60-53 W. 85 feet to an iron pin at the joint rear corner of Lots 156 and 157; running thence with the joint lines of said lots N. 32-41 E. 160.3 feet to an iron pin on the southerly side of Brookmere Road; running thence with the southerly side of Brookmere Road S. 56-31 E. 80 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Jeffrey M. Lemoine and Mary Ann Lemoine, dated April 21, 1977, and to be recorded of even date 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 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.