FHA FORM NO. 21754

with morepower insured under the once to four-family provisions of the National Housing Act.

800K 1359 FACE 585

GREENVILLE COUNTY OF

(Rev. September 1977))

TO ALL WHOM THESE PRESENTS MAY CONCERN:

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

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

a corporation organized and existing under the laws of the United States , hereinafter 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 Twenty-Five Thousand and One Hundred and), with interest from date at the rate Dollars (\$ 25, 100.00 00/100 %) per annum until paid, said principal per centum (eight and one-half 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 Hundred and Ninety-Three and 02/100 -----Dollars (\$ 193.02 , 19 76 , and on the first day of each month thereafter until commencing on the first day of July 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

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 scaling 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 sit ated 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-



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 assig

fore ae 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.

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