SOUTH CAROLINA FHA FORM NO. 2175m (Rev. March 1971)

MORITEAGE

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

DONNIE S. TANKERSLEY R.H.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN: Daniel E. McCartney and Terri K. McCartney

Greenville County, South Carolina

shall be due and payable on the first day of

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

. 2007.

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

April

, 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-Three Thousand One Hundred Fifty and No/100------Dollars (\$ 23,150.00), with interest from date at the rate 8 %) per annum until paid, said principal of eight-----per centum (and interest being payable at the office of NCNB Mortgage Corporation, P. O. Box 10338 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 Sixty-Nine and 92/100------Dollars (\$ 169.92 , 1977 , and on the first day of each month thereafter until commencing on the first day of May the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid,

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 in the County of Greenville, State of South Carolina, in the Town of Simpsonville, situate, lying and being on the western side of Agewood Drive and being known and designated as Lot No. 439 on a plat of WESTWOOD Subdivision, Sheet No. Two, Section 5, recorded in the RMC Office for Greenville County in Plat Book 4-X at Page 63, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the western side of Agewood Drive, joint front corner of Lots 438 and 439 and running thence N.87-09 W. 140 feet to an iron pin; thence N.02-50 E. 104 feet to an iron pin; thence S.87-09 E. 140 feet to an iron pin on the western side of Agewood Drive; thence with the western side of said Drive, S.02-50 W. 104 feet to the point of beginning.

This is the same property as that conveyed to the Mortgagors herein by deed from Wanda Dixon known Wanda Dixon Bigham, dated March 4, 1977 and recorded in the RMC Office for Greenville County on March 4, 1977.

The mailing address of the Mortgagee herein is P. O. Box 10338, Charlotte, North Carolina 28237.

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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; and, provided, further, that in the event the debt is paid in full prior to maturity and

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