## **MORTGAGE**

voi 1469 ma 392 FHA #461:163621-203

This form is used in connection with mortgages insured under the one-to four-family provision of the National Housing Act

Mortgagee's Address: P. O. Box 10636 Charleston, SC 29411

TO ALL WHOM THESE PRESENTS MAY CONCERN:

FANNIE L. SMITH

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Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC.

organized and existing under the laws of South Carolina , 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 FIVE HUNDRED AND NO/100------ Dollars (\$ 23,500.00 ), with interest from date at the rate

of ten per centum ( 10 %) per annum until paid, said principal and interest being payable at the office of Carolina National Mortgage Investment Co., Inc. in Charleston, S. C.

NOW. KNOW ALL MEN. That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, its successors and assigns, the following-described real estate situated in the County of **Greenville**, State of South Carolina:

ALL that lot of land situate on the northeastern side of Vesta Drive in the County of Greenville, State of South Carolina being shown as Lot No. 6 on a plat of Vardry-Vale, Sec. 2, dated March 17, 1969, prepared by Campbell & Clarkson, Surveyors, recorded in Plat Book WWW at page 53 in the RMC Office for Greenville County and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Vesta Drive at the joint front corner of Lot 5 and Lot 6 and running thence with Lot 5 N 40-35 E 150 feet to an iron pin at the joint rear corner of Lot 5 and Lot 6: thence S 49-25 E 80 feet to an iron pin at the joint rear corner of Lot 6 and Lot 7; thence with Lot 7 S 40-35 W 150 feet to an iron pin on Vesta Drive; thence with said drive N 49-25 W 80 feet to the point of beginning.

This is the same property conveyed to the mortgagor by deed of Doyle R. Peace, to be recorded herewith.

STATE OF SOUTH CAROLINA

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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.

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