CO. 41 FH '80

MORTGAGE

This form is used in connection with northages insured under the need to four-family provide as of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

J. H. McDonald and Lola M. McDonald

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at in the second second

Greenville, .S.C.

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

WHEREAS, the Mortgagor is well and truly indebted unto

NCNB Mortgage Corporation

, a corporation hereinafter

called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by North Carolina Twenty Thousand Four Hundred and No/100reference, in the principal sum of 20,400.00 Dollars (\$

per centum (12 Twelve with interest from date at the rate of ECNB Mortgage Corporation per annum until paid, said principal and interest being payable at the office of Charlotte, N. C. 28234 P. O. Box 34069

or at such other place as the holder of the note may designate in writing, in monthly installments of 209.92 Two Hundred Nine and 92/100----, 1980, 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 March, 2010

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 State of South Carolina:

ALL that lot of land in Greenville County, State of South Carolina, in the City of Greenville, on the west side of Faris Road, being shown as Lot 39, of Park Hill Subdivision recorded in Plat Book I, Pages 36 and 37, and having according to a revised plat made by R. E. Dalton, Engineer, recorded in the RMC Office for Greenville County, S. C. in Plat Book J at Pages 208 and 209, the following metes and bounds, to-wit:

BEGINNING at a point on the western side of Faris Road at joint front corner of Lots 38 and 39 and running thence with line of lot 38, N. 69-46 W. 240 feet to a screened area 5 feet in width next to Sevier Street Extension; thence with said screened area N. 29-02 E. 70.7 feet to an iron pin in rear corner of Lot 3; thence with line of Lot 3, S. 69-46 E. 225 feet to a point on Faris Road; thence with the western side of Faris Road, S. 16-50 W. 70 feet to the point of beginning.

This is the same property conveyed to the Mcrtgagors herein by deed of Sara H. Anderson, recorded in the RMC Office for Greenville County, S. C. in Deed Book 1096 at:Page 606 on

Š 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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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.

HUD-92175M (1-79)