SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1972)

MORTGAGI

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

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

KENNETH D. DUCK AND BETTY JEAN DUCK Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

National Homes Acceptance Corporation

organized and existing under the laws of the State of Indiana , 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 Seventeen Thousand, Four Hundred and no/100
of eight and one-half per centum (8 1/2 %) per annum until paid, said principal and interest being payable at the office of National Homes Acceptance Corporation

or at such other place as the holder of the note may designate in writing, in monthly installments of

One Hundred Thirty-Three and 81/100

Commencing on the first day of July , 19 75, 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

June , 2005.

All that piece, parcel or lot of land with buildings and improvements, situate, lying and being on the Northwestern side of Vedado Lane in Greenville County, South Carolina, being shown and designated as Lot No. 47 on a plat of Vardry-Vale, Section 2, made by Campbell & Clarkson Surveyors, Inc., recorded in the RMC Office for Greenville County, S.C., in Plat Book WWW, page 53.

This conveyance is subject to all restrictions, set back lines, roadways, zoning ordinances, easements and rights of way, if any, affecting the above described property.















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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