SOUTH CAROLINA FHA FORM NO. 2175M tRe. September 19761

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MORTGAGE

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STATE OF SOUTH CA/COLINA, COUNTY OF CREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

FRANCIS CARROLL YONGUE and NANCY YONGUE of Greenville, South Carolina . hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

NCNB MORTGACE SOUTH, 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 Thirty Four Thousand Five Hundred and

in P. O. Box 10338, Charlotte, North Carolina 28237 or at such other place as the holder of the note may designate in writing, in monthly installments of

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 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 Mortgagoe, its successors and assigns, the following-described real estate situated in the County of Greenville

State of South Carolina:

All that certain piece, parcel or lot of land with the buildings and improvements thereon lying and being on the northeasterly side of Kendal Green Drive, in the City of Greenville, South Carolina, and being designated as Lot No. 19 on plat entitled "Kendal Green" and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book XX, page 115, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeasterly side of Kendal Green Drive, joint front corner of Lots 19 and 20 and running thence along the common line of said lots N. 52-40 E. 152.6 feet to an iron pin; thence S. 37-15 E. 59.1 feet to an iron pin, joint rear corner of Lots 18 and 19; thence along the common line of said lots S. 37-31 W. 154.3 feet to an iron pin on the northeasterly side of Kendal Green Drive; thence along said Drive N. 41-30 W. 47 feet to an iron pin; thence continuing with said Drive N. 37-20 W. 52.7 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Steven N. Coker and Carolyn G. Coker of even date herewith to be recorded.

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Orogether 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.

O TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns

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 Mortgagoe 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 one or more monthly payments on the principal that are next due on the note, on the first day of any month prior maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (50) days prior to prepayment.

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