SOUTH CAROLINA FHA FORM NO. 21754 (***) (Pe. Section for 1976)

net to buildrain processins of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

: · 1417 9:1985

TO ALL BHOM THESE PRESENTS MAY CONCERN:

EUGENE K. SPAAR and BEVERLY ANN M. SPAAR

hereinafter called the Mortgagor, send(s) greetings;

WHEREAS, the Mortgagor is well and truly indebted unto

NCNB MORTGAGE SOUTH, INC.

a corporation

Surpanized and existing under the laws of South Carolina ិទាំរខាងការស៊ី។ខារ called the Montgagee, as evidenced by a centain promissory note of even date herewith, the terms of which are in corporated herein by reference, in the principal sum of ----TWENTY-FIVE THOUSAND EIGHT HUNDRED

FIFTY AND NO/100----- Dollars (\$ 25,850.00), with interest from date at the rate of ---eight and one-half----- per centum (8 1/2 (iii) per annum until paid, said principal and interest being parable at the office of NCNB Mortgage Corporation

n Charlotte, North Carolina

🤭 or at such other place as the holder of the note may designate in writing, in monthly installments of 😁 ONE HUNDRED NINETY-EIGHT AND 79/100 ----- Dollars (\$ 198.79) . 1978, and on the first day of each month thereafter until conmencing on the first day of January the principal and interest are fully paid, except that the final parment of principal and interest, if not sooner paid, 2007 EKS shall be due and payable on the first day of December **BB**0\5

NOT, KNOT ALL, MEN. That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Montgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Montgager in hand well and truly paid by the Mertgagee 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, bergain, 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: in the Town of Simpsonville, being known and designated as Lot No. 126 on Plat of Sheet 1 WESTWOOD, Section II, recorded in Plat Book 4-F at pages 44 and 45 and having according to a recent survey of property of Eugene K. Spaar and Beverly Ann M. Spaar, dated November 7, 1977, prepared by Carolina Surveying Company, the following metes and bounds, to wit:

BEGINNING at an iron pin on the Western edge of Sherondale Lane at the joint front corner of Lots Nos. 126 and 127, and running thence along the joint line of said lots, N. 82-42 W., 150 feet to an iron pin; thence N. 7-18 E., 80 feet to an iron pin at the joint rear corner of Lots Nos. 125 and 126; thence with the joint line of said lots S. 82-42 E., 150 feet to an iron pin on the Westerly side of Sherondale Lane; thence with the Westerly side of Sherondale Lane S.7-18 W., 80 feet to the beginning corner.

Being the same property conveyed to the mortgagors herein by deed of Raymond E. Fowler and Glenda L. Fowler, of even date herewith, to be recorded. See also Deed Volume 919 at page 295.

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.

all and singular the said premises unto the Mortgagee, its successors and assigns ferever

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, honever, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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