SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976)

MORTGAGE

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Kenneth R. Jones and Jane B. Jones of Greenville, South Carolina , hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

NCNB Mortgage South, Inc. , a corporation 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-seven Thousand Nine Hundred and No/100------Dollars (\$ 27,900.00), with interest from date at the rate Nine and One-half per centum (9 1/2 %) per annum until paid, said principal and interest being payable at the office of NCNB Mortgage Corporation P.O. Box 34069 in Charlotte, North Carolina 28234 or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Thirty-four and 60/100-------Dollars (\$234.60) commencing on the first day of December , 1978, 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 November

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 Greenville

State of South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, within the corporate limits of the City of Greenville, and being shown and designated as Lot No. 6 on a plat of Sherwood Forest, recorded in the R.M.C. Office for Greenville County in Plat Book GG, Pages 2 and 3 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the east side of Le Grande Boulevard at the joint front corner of Lot Nos. 6 and 7 and running thence along the common line of said Lots N. 88-30 E. 150 feet to an iron pin at the joint rear corner of said Lots; thence running along the rear line of Lot No. 6 S. 01-30 E. 73 feet to an iron pin at the joint rear corner of Lot Nos. 6 and 7; thence running along the common line of said Lots S. 88-30 W. 180 feet to an iron pin on the east side of Le Grande Boulevard at the joint front corner of said Lots; thence running along the east side of Le Grande Boulevard N. 01-30 W. 73 feet to the point of beginning.

This being the same property conveyed unto the Mortgagor herein by deed from Stephen A. Stockton and Diane C. Stockton, of even date to be recorded herewith.

Pogether with all and singular the rights, members, hereditaments, and apputtenances 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 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 to no or more monthly payments on the principal that are next due on the note, on the first day of any month prior tograturity; 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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