12 24 3 42 PH 170

WINNIE S. TANKERSLEY

MORTGAGE

va 1404 PASE 154

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:

Kevin M. Reardon and Sharon S. Reardon , hereinafter called the Mortgagor, send(s) greetings: Greenville, South Carolina

WHEREAS, the Mortgagor is well and truly indebted unto

, a corporation NCNB Mortgage Corporation , hereinafter North Carolina organized and existing under the laws of 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-One Thousand Four Hundred Fifty and), with interest from date at the rate %) per annum until paid, said principal Nine and One-half per centum (9 1/2 NCNB Mortgage Corporation, P.O. Box 34069 and interest being payable at the office of 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 Sixty-Four and 50/100----- Dollars (\$ 264.50 , 19 79, and on the first day of each month thereafter until commencing on the first day of June 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 May, 2009

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 piece, parcel, or lot of land in the City and County of Greenville, State of South Carolina, being shown and designated as Lot No. 28, on plat of Holmes Acres, recorded in the R.M.C. Office for Greenville County, S.C., in Plat Book "Z", at Page 1, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Mayfair Lane at the joint front corner of Lot Nos. 27 and 28 and running thence along the common line of said Lots N. 88-07 E. 180.6 feet to an iron pin at the joint rear corner of said Lots; thence turning and running S. 30-44 E. 87 feet to an iron pin at the joint rear corner of Lot Nos. 27 and 28; thence turning and running S. 87-07 W. 222.8 feet to an iron pin at the joint front corner of said Lots; thence turning and running along the eastern side of Mayfair Lane N. 01-53 W. 80 feet to the point of beginning.

This being the same property conveyed unto the Mortgagor herein by deed from William E. Calvert, of even date to be recorded herewith.

> TATE OF SOUTH CAROLINA OUTH CAROLINA TAX COMMISSION STAMP

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.

FHA-2175M (1-78)