WITH DEFERRED INTEREST AND INCREASING MONTHLY INSTALLMENTS

STATE OF SOUTH CAROLINA.
COUNTY OF GREENVILLE

with martiages insured under the ner to four-tablity provisions:

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

I, HERBERT R. POIRIER

GREENVILLE, SOUTH CAROLINA

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

WHEREAS, the Mortgagor is well and truly indebted unto CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC., CHARLESTON, SOUTH CAROLINA (a South Carolina Corporation)

, a corporation , hereinafter organized and existing under the laws of THE STATE OF SOUTH CAROLINA 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, Four Hundred Fifty and No/100 $^{27,450.00}$

with interest from date at the rate of TEN per annum until paid, said principal and interest being payable at the office of Carolina National Mortgage in Charleston, South Carolina Investment Co., Inc.,

or at such other place as the holder of the note may designate in writing, in monthly installments WK ACCORDING TO XXXXXX SCHEDULE A ATTACHED TO SAID NOTE

, 19 79, and on the first day of each month thereafter until the princommencing on the first day of October 1 cipal 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 September 1, 2009.

DEFFERAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO \$27,618.82.

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, with the buildings and improvements thereon, situate on the east side of Hull Drive, near the City of Greenville in Greenville County, South Carolina, being shown as Lot No. 110 on plat of August Acres, recorded in the R.M.C. Office for Greenville County in Plat Book S, at Page 201, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the east side of Hull Drive, at the joint corner of Lots No. 110 and 111; and running thence with the line of Lot No. 111 North 69-42 East 200 feet to an iron pin; thence along the rear line of Lot No. 104 South 20-18 East 100 feet to an iron pin; thence along the rear line of Lots 108 and 109 South 69-42 West 200 feet to an iron pin on the east side of Hull Drive; thence along the east side of Hull Drive North 20-18 West 100 feet to the BEGINNING corner.

This is the identical lot of land conveyed the Mortgagor herein by Francis L. Whitmire by deed recorded herewith.

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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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.

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete

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