MORTGAGE

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the National Hommir Act

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STATE OF SOUTH CAROLINA, COUNTY OF Greenville

NCNB Loan No. 74-569617 FHA Case No. 461-154630-203

TO ALL WHOM THESE PRESENTS MAY CONCERN: Herman McDuffie and Matilda McDuffie

of

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THE PARTY OF THE P

Greenville County, South Carolina . hereinafter called the Mortgagor, send(s) greatings:

WHEREAS, the Mortgager is well and truly indebted unto NCNB Mortgage Corporation

NOW, KNOW ALL MIN. That the Mortgager, in consideration of the afcresaid debt and for better securing the parment thereof to the Mortgager, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgager in hand well and truly paid by the Mortgager at and before the scaling and delivery of these presents, the receipt whereof is bereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell, and release unto the Mortgager, 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, being known and designated as Lot No. 40, as shown on a plat of the subdivision of IDLEWILD, which is recorded in the Office of the R.M.C. for Greenville County, S.C. in Plat book 4-N at pages 54 & 55.

THIS is the same property conveyed to the mortgagors by Westminster Company, Inc. by deed of even date herewith to be recorded.

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, plunbing, 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 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, precided, 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)

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