FIIA FORM (1072) (Rev. March 1971)

## MORTALA GE. c.

JUL 9 9 43 AH '73

DONNIE S. TANKERSLEY

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

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

R.M.C. South Carolina

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Willie M. Duncan, Jr. and Jacquelyn H. Duncan of 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.

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 Seventeen Thousand Seven Hundred and

of Seven and interest being payable at the office of Seven and interest being payable at the office of Seven Carolina National Mortgage Investment Co., Inc.

in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of

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 State of South Carelina:

ALL that piece, parcel or lot of land together with buildings and improvements, situate, lying and being on the Eastern side of Vedado Lane in Greenville County, South Carolina, being shown and designated as Lot No. 42 on a Plat of Vardry-Vale, Section 2 made by Campbell & Clarkson Surveyors, Inc., dated March 17, 1969, recorded in the RMC Office for Greenville County, S. C., in Plat Book WWW, Page 53, reference to which is hereby craved for the metes and bounds thereof.

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 lixtures 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

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 chember the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant pay for ever defend all and singular the premises unto the Mortgage 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; those ever, that written notice of an intention to exercise, such privilege is given at least thirty (30) days prior to prepayment, and, provided further, that in the event the debt is paid in full prior to maturity and