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MORIGAGE

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

SOUTH CAROLINA

FHA FORM NO. 2175M

(Rev. September 1976)

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Olan P. DuBois and Maria S. DuBois

of

Greenville County, South Carolina

shall be due and payable on the first day of

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

2007.

WHEREAS, the Mortgagor is well and truly indebted unto NCNB Mortgage South, Inc.

, a corporation organized and existing under the laws of the State 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-Five Thousand One Hundred and No/100 (3 - - - - Dollars) (§ 25, 100.00)), with interest from date at the rate \supset_{of} eight and one-half-----per centum (8-1/2%) per annum until paid, said principal and interest being payable at the office of NCNB Mortgage South, Inc., P. O. Box 10068 Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred commencing on the first day of September , 1977 , 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,

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:

August

All that piece, parcel or lot of land in the Town of Simpsonville, County of Greenville, State of South Carolina, situate, lying and being on the western side of Sellwood Circle and being known and designated as Lot No. 260 on a plat of Section III of WESTWOOD Subdivision, recorded in the RMC Office for Greenville County in Plat Book 4-N at Page 30, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the western side of Sellwood Circle at the joint corner of Lots 260 and 261 and running thence along the line of Lot 261, N.84-00 W. 120.6 feet to an iron pin; thence along the line of Lot 281, S.16-31 E. 68 feet to an iron pin; thence along the line of Lot 282, S.10-40 E. 81.6 feet to an iron pin; thence along the line of Lot 259, N.51-02 E. 143.9 feet to an iron pin on the western side of Sellwood Circle; thence with the curve of Sellwood Circle, the chord being N.31-55 W. 50 feet) to the beginning corner.

This is the same property as that conveyed to the Mortgagors herein by deed from Max H. Masters and Janice B. Masters recorded in the RMC Office for Greenville County on August 1, 1977.

The mailing address of the Mortgagee herein is P. O. Box 10068, Greenville, S. C.

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.

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