SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976)

MORTGAGE GREENVILLE CO.

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

AUG 17 1 01 PH 177 DONNIE S. TANKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Kenneth Wayne Smith and Veronica H. Smith 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., Forganized and existing under the laws of South Carolina called the Nortgages, as evidenced by a costain promise was a few of the Nortgages.

, a corporation

hereinafter corporated 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 Twenty Five Thousand Four Hundred and No/100---
Dollars (\$ 25.400.00), with interest from date at the rate

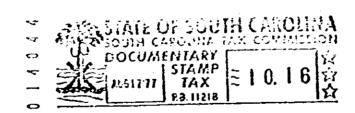
of Eight and One-Half per centum (8 1/2 5) per annum until paid, said principal and interest being payable at the office of Carolina National Mortgage Investment Co., Inc., 5900 Fain Boulevard, Post Office Box 10636 in North Charleston, South Carolina 29411 or at such other place as the holder of the note may designate in writing, in monthly installments of

NOV, KNOV 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 situate, lying and being in the State of South Carolina, County of Greenville and being located on the Northwestern side of Berkley Avenue being known and designated as Lot 12 on plat of property of H. J. Martin said plat recorded in the RMC Office for Greenville County in Plat Book H at Page 139 and according to a more recent plat of property of Kenneth Wayne Smith and Veronica H. Smith prepared by Carolina Surveying Company on August 12, 1977, which later plat is recorded in the RMC Office for Greenville County in Plat Book 6 G at Page 47, having metes and bounds as shown on said later plat.

This being the same property acquired by the Mortgagors herein by deed of Robert B. Ungericht and Irene Ungericht of even date to be 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 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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