VA Form 26—6335 (Rome Loan) Resized September 1975. Use Optional. Section 1981, Title 38 U.S.C., Acceptable to Feberal National Microspe Association. NCNB Loan No. 12092671

Mortgagee's address: P.O. Box 10338 Charlotte, N.C. 28237 STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS:

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JAMES BRIAN GRAVES AND SUSAN W. GRAVES

Greenville County, South Carolina , bereinafter called the Mortgagor, is indebted to NCNB MORTGAGE SOUTH, INC.

MORTGAGE

, a corporation South Carolina organized and existing under the laws of hereinafter called Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated berein by reference, in the principal sum of THIRTY ONE THOUSAND FIVE HUNDRED AND NO/100----- Dollars (\$ 31,500,00), with interest from date at the rate of EIGHT & ONE/HALF per centum (8 1/2 %) per annum until paid, said principal and interest being payable at the office of NCNB MORTGAGE CORPORATION Charlotte, North Carolina , or at such other place as the holder of the note may designate in writing delivered or mailed to the Mortgagor, in monthly installments of TWO HUNDRED FORTY TWO AND 24/100------- Dollars (\$ 242.24), commencing on the first day of , 19 78, and continuing on the first day of each month thereafter until the principal and January 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 December , 2007.

Now, Know All Men, that 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 scaling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property situated in the county of Greenville, City of Greenville State of South Carolina; on the northwestern side of West Prentiss Avenue and on the northeastern side of Ladson Street, being shown as Lot No. 10, Block E, on plat of "Property of O. P. Mills", dated May 1914, prepared by H. Olin Jones, recorded in Plat Book C at page 176 in the RMC Office for Greenville County and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northwestern side of W. Prentiss Avenue at the joint front corner of Lot No. 8 and Lot No. 10 and running thence with Lot No. 8, N. 44-33 W., 180 feet to an iron pin at the joint rear corner of Lot No. 8 and Lot No. 10; thence with an alley, S. 45-27 W., 65 feet to an iron pin on Ladson Street; thence with said Street, S. 44-33 E., 180 feet to an iron pin at the northeastern corner of the intersection of Ladson Street and W. Prentiss Avenue; thence with said Avenue, N. 45-27 E., 65 feet to the point of beginning.

This is the same property conveyed to the mortgagors by Deed of Butler Bowen Mullins and Grier Gowen Mullins to be recorded herewith.

Should the Veterans Administration fail or refuse to issue its guaranty of the loan secured by this instrument under the provisions of the Servicemen's Readjustment Act of 1944, as amended, within sixty days from the date of the loan would normally become eligible for such guaranty, the mortgagee may, at its option, declare all sums secured hereby immediately due and payable.

Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned:

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