SOUTH CAROLINA FHA FORM NO. 21759 (Rev. September 1976)

MORTGAGE

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, Billy Allen Kimbrell and Eva Jane Kimbrell,

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

WHEREAS, the Mortgagor is well and truly indebted unto CAROLINA NATIONAL MORTGAGE

, a corporation INVESTMENT CO., INC. , hereinafter organized and existing under the laws of South Carolina 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-SIX THOUSAND SEVEN HUNDRED FIFTY AND NO/100- - - - - - - Dollars (S 26.750.00- -), with interest from date at the rate per centum (8 1/2) per annum until paid, said principal eight and one-half and interest being payable at the office of 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 -TWO HUNDRED FIVE AND 71/100- - - - - - - - - - - - Dollars (\$ 205.71- - - -). . 19 78, and on the first day of each month thereafter until **A**pril commencing on the first day of the principal and 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 March , 2008.

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:

All that certain parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, Chick Springs Township, near the City of Greer, on the south side of Bessie Avenue, being known and designated as Lot No. 37 on a plat of property entitled Woodland Heights, recorded in Plat Book GG, page 151, and more recently shown on a plat of property prepared for Billy Allen Kimbrell and Eva Jane Kimbrell, recorded in Plat Book 4-0, page 390, R.M.C. Office for Greenville County.

This property being identically the same conveyed to Billy A. Kimbrell and Eva J. Kimbrell by deed of E. Inman, Master in Equity for Greenville County, recorded December 30, 1957, in Deed Volume 590, page 109.

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 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, provided, home int, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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