CORRECTIVE

with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF

SOUTH CAROLINA FHA FORM NO. 2175M

(Rev. September 1972)

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Carroll D. Massey and Kathryn R. Massey

Greenville, South Carolina

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

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

, a corporation . 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 in--- Thirty Four Thousand Eight Hundred Fifty corporated herein by reference, in the principal sum of and No/100 ------ Dollars (\$ 34,850.00 ---- ), with interest from date at the rate of Nine ----%) per annum until paid, said principal NCNB Mortgage Corporation, P. O. Box 10338, and interest being payable at the office of Charlotte, N. C.

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

according to Schedule A attached ----- Dollars (\$-----119.78 and on the first day of each month thereafter until commencing on the first day of August the principal and interest are fully paid, except the tree first day ment of principal and interest, if not sooner paid, shall be due and payable on the first day of Deferred interest shall be added to the principal beautibly. shall be due and payable on the first day of Deferred interest shall be added to the principal balance monthly. The maximum aggregate amount by which said deferred interest shall increase the principal KNOTSALL MESS. 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 lot of land in the State of South Carolina, County of Greenville, near the town of Mauldin, being known and designated as Lot No. 80 on a plat of Greenbrier Subdivision recorded in Plat Book QQ, at Pages 128 and 129, and having, according to a more recent survey entitled "Property of Carroll D. Massey and Kathryn R. Massey" dated June 19, 1978, and prepared by Carolina Surveying Co., the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeasterly edge of Ivy Drive, joint front corner of Lots 80 and 81, and running thence with the line of Lot 80, N. 55-25 E. 200 feet to an iron pin; thence S. 34-35 E. 100 feet to an iron pin at the rear corner of Lot 79; thence along the line of Lot 79, S. 55-25 W. 200 feet to an iron pin on the northeasterly edge of Ivy Drive; thence along the edge of said Drive N. 34-35 W. 100 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Thomas R. Stroud and Faye G. Stroud dated 6/30/78 and to be recorded of even date herewith.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in thy 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 prever.

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 one or more monthly payments on the principal that are next due on the note, on the first day of any month prior maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.