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MORTGAGE

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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

TO ALL WHOM THESE PRESENTS MAY CONCERN:

PADDY B. SHETLEY AND LOUELLA M. SHETLEY

of

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.

, 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 THIRTY TWO THOUSAND, EIGHT HUNDRED Dollars (\$32,800.00), with interest from date at the rate AND NO/100 per centum (9.50 %) per annum until paid, said principal nine and one-half and interest being payable at the office of Carolina National Mortgage Invesument Co., in Charleston, S. C. 29411 Box 10636 Inc. or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred ______ Dollars (\$ 275.85 Seventy Five and 85/100 , 19 79, and on the first day of each month thereafter until commencing on the first day of January 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 December, 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 piece, parcel or lot of land, together with all buildings and improvements thereon, situate, lying and being on the northwestern corner of the intersection of Oak Forest Drive with Hunts Bridge Road in Greenville County, South Carolina, being known and designated as Lot No. 8 as shown on a plat entitled, Oak Forest Subdivision, made by J. C. Hill dated November 1962 recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book CCC at page 41 and being shown on a more recent survey thereof entitled, Property of Paddy B. Shetley and Louella M. Shetley, made by Freeland & Associates dated October 25, 1978 recorded in Plat Book $\langle X \rangle$ at page $\langle Y \rangle$, reference to the more recent plat is hereby craved for the metes and bounds thereof.

ALSO: Frigidaire range located in the dwelling situated on the above described premises.

The above described property is the same conveyed the mortgagors herein by deed of Evelyn Y. Bright, to be recorded herewith.

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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, und 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 Grever.

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 naturity; 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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