0.

MORTGAGE

GREENS FOO. S. C.

Ja 5 3 25 M 19 STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE BONNI LIANKERSLEY

TO ALL SHOM THESE PRESENTS MAY CONCERS: B.C

ROBERT G. YOUNG & DELLA H. YOUNG

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

WHEREAS, the Mortgagor is well and truly indebted unto

NCNB Mortgage Corporation

a corporation hereinafter

organized and existing under the laws of North 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 Thirty Two Thousand Seven Hundred Fifty and no/100

Dollars (\$ 32.750.00

per centum (*10*

Ģ£ Ten and interest being payable at the office of

), with interest from date at the rate 气) per annum until paid, said principal

NCNB Mortgage Corporation in Charlotte, North Carolina,

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

Two Hundred Eighty-Seven and 55/100 , 19 79, and on the first day of each month thereafter until commencing on the first day of September 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 August, 2009

NO3, KNO3 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 Dellars (\$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 in the City of Simpsonville, County of Greenville, State of South Carolina, shown and designated as Lot No. 194 on plat of Section No. 3 of Westwood Subdivision, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book "4 N", at Page 30, and having the following metes and bounds, to wit:

BEGINNING at a point at the joint front corners of Lots 194 and 195 and thence running N. 63-50 W. 25 feet to a point; thence running S. 89-30 W. 25 feet to a point at the joint front corners of Lots 193 and 194; thence turning and running N. 33-41 W. 142.3 feet to a point; thence turning and running S. 89-29 E. 130 feet to a point at the joint rear corners of Lots 194 and 195; thence turning and running S. 1-38 W. 128.1 feet to the point of beginning.

Derivation: W. Walter Bowers, Jr. and Paulina Wagner Bowers, recorded in the RMC Office for Greenville County, South Carolina, on the _____ day of _____ 1979, in Deed Book _____at Page __

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 (39) days prior to prepayment.

FHA-2175M (1-78)