STATE OF SOUTH CAROLINA, COUNTY OF

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DAVID H. BOWLING AND DENISE H. BOWLING

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Greenville, South Carolina

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

Carolina National Mortgage Investment Co., WHEREAS, the Mortgagor is well and truly indebted unto Inc.

, a corporation

, hereinafter the State of South Carolina organized and existing under the laws of 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-Seven Thousand Nine Hundred and No/100 Dollars (\$ 27,900.00

泵) per centum (10 with interest from date at the rate of ten per annum until paid, said principal and interest being payable at the office of Carolina National Mortgage Charleston, South Carolina Investment Co., Inc. or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Forty-Four Dollars (\$ 244.96 and 96/100 , 19 79, and on the first day of each month thereafter until the princommencing on the first day of November cipal 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 October

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 those certain pieces, parcels, or lots of land in the County of Greenville, State of South Carolina, on Blue Ridge Drive, being shown and designated as Lots Nos. 10 and 11 and a small portion of Lot No. 9, on plat of property of B. E. Geer, recorded in the RMC Office for Greenville County, S. C., in Plat Book "G", at Page 243, and being shown on more recent plat entitled "Property of David H. Bowling and Denise H. Bowling", prepared by Carolina Surveying Co., 7 August 1979, recorded in the RMC Office for Greenville County, S. C., in Plat Book "7 M", at Page 35, and having, according to said more recent plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northerly side of Blue Ridge Drive, said iron pin being 181.8 feet west of the intersection of Blue Ridge Drive and Arbor Street, and running thence along Blue Ridge Drive, S. 83-34 W. 118.8 feet to an iron pin at the joint front corner of Lots Nos. 11 and 12; thence with the joint lines of said lots, N. 0-02 E. 144 feet to an old iron pin; running thence N. 83-31 E. 110 feet to an iron pin, joint rear corner of Lots Nos. 10 and 9; thence S. 3-28 E. 143.5 feet to an iron pin, the point of BEGINNING. The within is the identical property heretofore conveyed to the mortgagors by deed of Jerome J. Sloan and Nancy V. Sloan, dated 6 September 1979, to be recorded herewith. MORTGAGEE'S MAILING ADDRESS: P. O. Box 10636, Charleston, South Carolina 29411.

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 hereinahove 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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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 (30) days prior to prepayment.

HUD-92175M (1-79)