MORTGAGE

48.21502 44.1374

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

NCNB Mortgage Corporation P. O. Box 34069
CENVILLE SS: Charlotte, N. C. 28234

TO ALL WHOM THESE PRESENTS MAY CONCERN: Thomas C. Guerin and Carmela M. Guerin

Greenville, South Carolina

hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto NCNB Mortgage Corporation

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 (S3) 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, with all improvements, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 27 of a subdivision known as Buxton, Sheet No. 1, as shown on plat thereof being recorded in the R.M.C. Office for Greenville County in Plat Book 4-N at Page 2 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Bexhill Court at the joint front corner of Lots 27 and 28 and running thence with the joint line of said lots, N. 51-41 W. 160 feet to an iron pin in the line of Lot 15; thence with the line of Lot 15, and continuing with the line of Lot 16, N. 38-19 E. 117 feet to an iron pin, joint rear corner of Lots 26 and 27; thence with the joint line of said lots, S. 51-41 E. 160 feet to an iron pin on Bexhill Court; thence with said Court, S. 38-19 W. 117 feet to the beginning corner.

This is the identical property conveyed to the mortgagors herein by deed from James Steven Shirley of even date to be recorded herewith in the R.M.C. Office for Greenville County, South Carolina.

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.

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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 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)

Replaces Form FHA-2175M, which is Obsolete

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