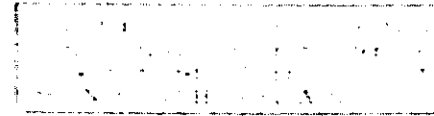


MORTGAGE

1419 102



STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE }

FHA CASE NO. 151753
NCNB LOAN NO. 12094852

TO ALL WHOM THESE PRESENTS MAY CONCERN

Phillip Riding and Beryl Riding

Greenville County, South Carolina

hereinafter called the Mortgagors

WHEREAS, the Mortgagors are well and truly indebted unto **NCNB Mortgage South, Inc.**

organized and existing under the laws 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 six thousand six hundred and 00/100- ----- Dollars \$ 36,600.00** with interest to be paid at the rate of **eight and one-half percentum 8 1/2** per annum until said principal and interest be paid in full at the office of **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 one and 45/100- ----- Dollars \$ 281.45** commencing on the first day of **February 1978** and on the first day of each month thereafter until 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 **January, 2003**.

NOT KNOWN ALL MEN, That the Mortgagors, in consideration of the debt aforesaid left and to better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagee in hand well and truly paid by the Mortgagors 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 situate, lying and being in Greenville County, South Carolina, known and designated as Lot No. 28 shown on a plat of the subdivision of Chesterfield Estates, Section II recorded in the RMC Office for Greenville County in plat book 5P at page 25.

This is the same property conveyed to the mortgagors by deed of Westminster Company, Inc. by deed of even date herewith, to be recorded.

NCNB Mortgage South, Inc.
PO Box 10338
Charlotte, NC 28237

DE 27 77
155

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 (30) days prior to prepayment.

4328 RV-21