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SOUTH CAROLINA  
FHA FORM NO. 2175M  
(Rev. September 1976)

FILED  
GREENVILLE CO. S. C.

JUN 19 3 40 PM '78  
DONNIE S. TANKERSLEY  
R.M.C.

BOOK 1435 PAGE 582

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 } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: Danny R. Carnes and Katherine E. Carnes  
of  
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto NCNB Mortgage South, Inc.

, a corporation  
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 in-  
corporated herein by reference, in the principal sum of Eighteen Thousand and no/100ths  
Dollars (\$ 18,000.00 ), with interest from date at the rate  
of nine per centum ( 9 %) per annum until paid, said principal  
and interest being payable 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  
One Hundred Forty-four and 90/100ths Dollars (\$ 144.90 ),  
commencing on the first day of August, 19 78, 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 July, 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 Mort-  
gagor 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, situate, lying and being in the State of  
South Carolina, County of Greenville, on Rogers Avenue, being shown and designated  
as Lots 16 and 17 on a plat recorded in the R.M.C. Office for Greenville County, South  
Carolina, in Plat Book G at Page 238, and having the following metes and bounds, to wit:

BEGINNING at an iron pin on the southern side of Rogers Avenue, which iron pin is 100  
feet west from the southwestern corner of Rogers Avenue and Assembly Dr., (formerly  
Beacon St.) and 6 feet west from the joint front corner of Lots 15 and 16; thence S. 5-50  
E., 150.5 feet to an iron pin in line of Lot 13, thence with line of Lots 13 and 12, S.  
83-55 W., 80 feet to an iron pin; thence N. 5-50 W., 150.5 feet to an iron pin on the  
southern side of Rogers Avenue; thence with the south side of Rogers Avenue N. 83-55  
E., 80 feet to the beginning corner.

DERIVATION: This being the same property conveyed to Mortgagor by deed of Charles  
W. Whitmire, Jr., and Karen P. Whitmire as recorded in the RMC Office for Green-  
ville County, South Carolina, in Deed Book 1081, Page 493, on June 19, 1978.

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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,  
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 ab-  
solute, 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 for-  
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-  
sons 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 repayment.

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