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INTEREST AND INCREASING MONTHLY INSTALLMENTS

This form is used in connection with mortgages insured under the one- to four-family provisions of

STATE OF SOUTH CAROL

TO ALL WHOM THESE PRESENTS MAY CONCERN:

TALMADGE EUGENE HATHCOCK and PHYLLIS JEAN

HATHCOX

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

WHEREAS, the Mortgagor is well and truly indebted unto CAROLINA NATIONAL MORTGAGE INVESTMENT, CO., INC.

, a corporation , hereinaster 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 FORTY THOUSAND TWO HUNDRED FIFTY AND NO/100--Dollars (\$ 40,250.00

ALL that certain piece, parcel or lot, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 42 of TERRACE GARDENS, as is shown on plat recorded in the RMC Office for Greenville-County in Plat Book QQ at page 85 and on a more recent plat by Lindsey & Associates, dated December 1, 1981 shown as property of Larry L. Kemp and Sandra B. Kemp, and according to said plat has the following metes and bounds to-wit:

BEGINNING on the northern edge of Rockcrest Drive at the joint front corners of Lots 41 and 42 and running thence along the edge of Rockcrest Drive S. 63-15 W: 100.0 feet to a point; thence N. 26-45 W. 225.0 feet to a point; thence N. 63-15 E. 100.0 feet to a point; thence S. 26-45 E. 225.0 feet to the point of beginning.

The following additional items are also subject to this mortgager & General Electric range/oven, presently located in the residence on the premises.

This is the same property conveyed to the mortgagors herein by deed of Larry L. Kemp and Sandra B. Kemp dated December 2, 1981, and recorded in Deed Book//39 at page 43.

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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 Ophting 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 lawfuily 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 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 & an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

Peplaces Form FHA-2175M, which is Obsolete

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