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SOUTH CAROLINA

MORTGAGE

GREENVILLE COUNTY

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS SHALL COME, I, **JAMES ARTHUR SMITH, JR. and SANDRA A. SMITH**

Greenville, South Carolina

WHEREAS **CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC.**

South Carolina

has loaned to the undersigned the sum of **Twenty Two Thousand, Four Hundred Fifty and No/100 Dollars \$ 22,450.00** at an interest from date at the rate of **eight** percent per annum, said loan to be repaid by the undersigned to **Carolina National Mortgage Investment Co., Inc., Box 935, Charleston, South Carolina**

in equal monthly installments of **One Hundred Sixty Four & 78/100 Dollars \$ 164.78** on the **1st of October 1975**, and on the first day of each month thereafter until the principal and interest thereon is paid in full, except that the first payment of principal and interest at said date shall be due and payable on the **1st of September, 2005**.

WITNESSETH That the Mortgagee, in consideration of the sum of Dollars and no better security, the payment thereof to the Mortgagee and the further sum of Three Dollars (\$3) to the Mortgagee, has advanced, loaned, sold, and released, and by these presents does grant, bargain, sell, and convey 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, together with all buildings and improvements thereon, situate, lying and being on Uneeda Drive, in Greenville County, South Carolina, being shown and designated as Lot No. 14 on a plat of SHERMAN PARK, SECTION Two, made by Campbell & Clarkson, Surveyors, dated April 1, 1974, recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book 4-R, page 66, reference to which is hereby craved for the metes and bounds thereof.



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 Mortgagee covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has full 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 Mortgagee further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, then and against the Mortgagee and all persons who sever lawfully claiming the same or any part thereof.

The Mortgagee 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 payment.

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