

SOUTH CAROLINA  
FHA FORM NO. 2175M  
(Rev. September 1972)

FILED  
GREENVILLE CO. S. C. **MORTGAGE**

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 } DE. S. TANKERSLEY  
R.M.C.

BOOK 1356 PAGE 812

TO ALL WHOM THESE PRESENTS MAY CONCERN: DANNY C. KIRBY AND LOIS P. KIRBY

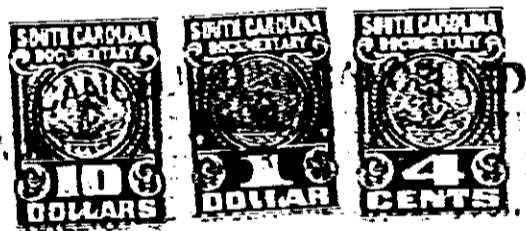
of  
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

NORTH CAROLINA NATIONAL BANK, a corporation  
organized and existing under the laws of the United States, whose address is Charlotte, 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 Twenty-seven Thousand, Six Hundred and  
No/100 Dollars (\$ 27,600.00 ), with interest from date at the rate  
of seven and three-fourths per centum ( 7-3/4 %) per annum until paid, said principal  
and interest being payable at the office of C. Douglas Wilson & Co.  
in Greenville, South Carolina  
or at such other place as the holder of the note may designate in writing, in monthly installments of  
One Hundred Ninety-seven and 89/100 Dollars (\$ 197.89 ),  
commencing on the first day of February, 1976, 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, 2006.

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 located in the County of Greenville, State  
of South Carolina and being known and designated as Lot 16 of Idlewild Subdivision ac-  
cording to a plat entitled "Idlewild Subdivision" recorded in the R.M.C. Office for  
Greenville County in Plat Book 4-N at pages 54 and 55 and being more particularly described  
according to a plat entitled "Property of Danny C. Kirby and Lois P. Kirby" by Heaner  
Engineering Company, dated December 10, 1975.



S. 11.04

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 prepayment.