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

MORTOAGE GREENVILLE CO. S. C.

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

JUL 21 4 38 PH '76 DONNIE S. TANKERSLEY R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Mary R. Lee

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 whose address is Charlotte, N.C. organized and existing under the laws of the United States, , 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 Eleven Thousand Six Hundred and no/100----Dollars (\$ 11,600.00-----), with interest from date at the rate %) per annum until paid, said principal per centum (8,5 of eight and one-half and interest being payable at the office of NONB Mortgage South, Inc. 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 and 69/100-----), commencing on the first day of September , 19 76 , 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 August, 1996.

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 Mortgagor 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: South Carolina

All that piece, parcel or lot of land, with the improvements thereon, situate, lying and being near the City of Greenville, Greenville County, South Carolina, and being more particularly described as Lot 26, Section A, as shown on a plat entitled "A Subdivision for Woodside Mills, Greenville, S.C.", made by Pickell & Pickell, Engineers, Greenville, S.C., January 14, 1950; and recorded in the R.M.C. Office for Greenville County in Plat Book W, at pages 111-117, inclusive, according to said plat the within described lot is also known as No. 45 East Fifth Street (Avenue) and fronts thereon 89 feet. According to a plat made by Carolina Surveying Co., entitled "Property of Mary R. Lee" dated July 16, 1976 the above described lot has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeast side of East Fifth Street, joint front corner of Lots 25 and 26 and running thence with Lot 25 N. 15-49 E. 97.2 feet to an iron pin; thence running S. 73-34 E. 81.5 feet to an iron pin, on Vance Street and running thence with Vance Street S. 11-19 W. 96.6 feet to an iron pin on East Fifth Street, and running with said East Fifth Street N. 74-11 W. 89.0 feet to an iron pin, the beginning corner.

This is the same property conveyed to Mary R. Lee by Henry C. and Eunice B. Suddeth, deed to be recorded herewith.

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.

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