

FILED
GREENVILLE CO. S. C.

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MORTGAGE
CORNIE S. TARRSLEY
R.H.C.

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

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 } S.S.

TO ALL WHOM THESE PRESENTS MAY CONCERN: ROY LEE CRAIG AND GLINDA GAIL CRAIG

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, 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 FOURTEEN THOUSAND FIVE HUNDRED FIFTY AND NO/100-----Dollars (\$ 14,550.00), with interest from date at the rate of EIGHT per centum (8 %) 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 TWELVE AND 33/100-----Dollars (\$ 112.33), commencing on the first day of FEBRUARY, 1977, 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, 2001

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:

ALL that certain piece, parcel or lot of land in Oneal Township, Greenville County, State of South Carolina near Locust Hill School with House thereon and having the following metes and bounds, to-wit:

BEGINNING at a Nail and Cap in the center of a private road being bounded on the northeast by lands of Kirby Huff and being 305 feet South of the intersection of said private road and South Carolina Highway 290; thence with the line of Kirby Huff S. 23-45 E. 285 feet to an iron pin; thence S. 12-40 W. 157 feet to an iron pin; thence N. 50-00 W. 181 feet to an iron pin; thence with the Edmonds property N. 24-10 E. 120 feet to an iron pin; thence N. 4-25 W. 145.3 feet to a nail and cap in the center of private road; thence N. 24-10 E. 47 feet to a nail and cap, the point of beginning.

Derivation: Deed Book 1145, Page 27, Charles Donald Styles 12/20/76

The above property is, shown on a Plat recorded in Plat Book UU, at Page 60, R.M.C. Office for Greenville County, South Carolina.

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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