SOUTH CAROLINA FHA FORM NO. 2175M IRe. September 1976)

## MORTGAGE FILED CO

This firm is used in connection Subjective in the state of the Subjective in the state of the Satisfied Housing A to

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE \$ \$550

CONNESSITANCERCLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Richard A. Rozell and Belinda Ann Mershon

Greenville County, S. C.

hereinafter called the Mortgagor, send(s) greetings:

WHEREAS the Mortgagor is well and truly indebted unto Carolina National Mortgage Investment Co., Inc., 5900 Fain Boulevard, P. O. Box 10636, North Charleston, South Carolina, 29411

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, with the buildings and improvements thereon, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, on the north side of Buist Avenue, and known and designated as a portion of Lots 20 and 21 of Oakland Heights, plat of which is recorded in the RMC Office for Greenville County, S. C. in Plats Book F at Page 204 and having, according to a more recent plat prepared for Richard A. Rozell and Belinda Ann Mershon, the following metes and bounds, to-wit:

BEGINNING at a point 617 feet west of the intersection of Buist Avenue and Townes Street and running thence with the edge of Buist Avenue N. 80-15 W. 66 feet to an iron pin in the approximate middle of Lot 20; thence N. 9-45 E. 170.5 feet to an iron pin on an alley; thence with the edge of said alley S. 80-15 E. 66 feet to an iron pin; thence S. 9-45 W. 170.5 feet to an iron pin on Buist Avenue, the beginning point.

ALSO: ALL of our right, title and interest in and to that certain Agreement for Joint Driveway dated July 20, 1977, between Frederica P. McCallum and Lonnie M. Bailey and Josephine P. Bailey, to be recorded in the RMC Office for Greenville County, S. C. simultaneous herewith.

This being the identical property conveyed to the mortgagors herein by deed of Frederica P. McCallum, to be executed and recorded of even date 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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