

# MORTGAGE

This form is used in connection with mortgages insured under the new four-family provisions of the National Housing Act.

FILED  
GREENVILLE CO. S. C.

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Joe E. Prowell and Lyndia H. Prowell  
Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto NCNB Mortgage South, Inc.,

the United States, whose address is Greenville, S. C., herein lender  
organized and existing under the laws of Greenville, S. C., herein lender  
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 Twenty Two Thousand Two Hundred Fifty and

No/100----- Dollars (\$ 22,250.00----- ) with interest from date at the rate  
of Eight and One/Half ----- per centum ( 8 1/2----- %) per annum until paid, said principal  
and interest being payable at the office of NCNB Mortgage South, Inc.,  
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 Seventy One and 10/100----- Dollars (\$ 171.10----- ),  
commencing on the first day of October 19 77, 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 September 2007.

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 those pieces, parcels or lots of land together with buildings and improvements situate thereon lying and being on the Eastern side of Gayle Street in Gantt Township, Greenville County, South Carolina, being shown and designated as Lot No. 45 and a portion of Lot No. 46 on a Plat of ROCKVALE, Section 1, recorded in the R.M.C. Office for Greenville County, S. C., in Plat Book QQ, at Page 108, and having, according to a plat of the Property of Joe E. Prowell and Lyndia H. Prowell made by Carolina Surveying Co., dated August 24, 1977, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Eastern side of Gayle Street at the joint front corners of Lots Nos. 44 and 45, and running thence along the Eastern side of said Street N. 1-58 W. 125 feet to an iron pin; thence a new line through Lot No. 46 N. 88-02 E. 160 feet to an iron pin; thence along the lines of Lots Nos. 55 and 56 S. 1-58 E. 125 feet to an iron pin at the rear corner of Lot No. 44; thence along the common line of Lots Nos. 44 and 45 S. 88-02 W. 160 feet to an iron pin, the beginning corner.

This being the same property conveyed to the Mortgagors herein by deed of David J. Weston and Vera S. Weston dated August 26, 1977, and to be 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.