Our File No. 9204 SOUTH CAROLINA FHA FORM NO. 21754 ipe. Seste Her 1976.

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MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

TO ALL MION THESE PRESENTS MAY CONCERN: Robert John Smart and Linda K. Smart

Greenville, South Carolina

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

WIII REAS, the Mortgagor is well and truly indebted unto

NCNB MORTGAGE SOUTH, INC.

noitaiograp a. organized and existing under the laws of South Carolina 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 Fifteen Thousand, Four Hundred and No/100------ Dollars (\$ 15,400.00 of eight & One-half Per centum (8k with interest from date at the rate per annum until paid, said principal. of eight & One-half 81/2 and interest being payable at the office of NCNB Mortgage South, Inc. P. O. Box 10338 in Charlotte, North Carolina 28237 or at such other place as the helper of the note may designate in writing, in monthly installments of One Hundred

the principal and interest are fully paid, except that the final parment of principal and interest, if not sooner paid, shall be due and pavable on the first day of January 1, 1998:

NOW, KNOW ALL, MEN, That the Mortgager, in consideration of the aferesaid 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 Mortgager in hand well and truly paid by the Mertgagee at and before the scaling and delivery of these presents, the receipt whereof is herein 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 piece, parcel or lot of land, situate, lying and being near the City of Greenville, in the County of Greenville, Sate of South Carolina, being known and designated as Lot No. 2 Block H, Plat of Property of Furman Investment Company, as per plat thereof recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book "F" at pages 159 and 160, and having according to said plat, and according to plat of Property of George Robert Burnett made by C. C. Jones and Assoicates, Engineers, November 1955, the following metes and bounds, to wit:

BEGINNING at an iron pin on the Northeast intersection of Patton Street and Mauldin Street, and running thence along Patton Street N. 65-15 E. 163.5 feet to an iron pin; thence N. 38-15 W.77.2 feet to an old iron pin: thence along the line of Lot No. 4 S. 52-20 W. 15836 feet to an old iron pin on the Northeasterly side of Mauldin Street, Common corner of Lots 2 and 4; thence along the Northeasterly side of Mauldin Street, S. 37-40 E. 40 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors by Deed of Sara Ruth Carroll Burrell of even date 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 cents, 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 of forever

The Mortgagor covenants that he is lawfully serzed 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 H (30) days prior to prepayment.

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