

SOUTH CAROLINA
FORM NO. 2135V
Rev. September 1976

MORTGAGE

This instrument is subject to the provisions of the National Housing Act.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: Bobby Joe Earnest Waters, Sr. and

Ella Mae Waters
Greenville County, South Carolina

hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Carolina National Mortgage Investment Co., Inc.

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 -----Sixteen Thousand Two Hundred and No/100

----- Dollars (\$ 16,200.00) with interest from date at the rate of -----Eight and One-half----- per centum 8.50 per annum until paid, said principal and interest being payable at the office of Carolina National Mortgage Investment Co., Inc.,

P.O. Box 10636 in Charleston, South Carolina 29411

or at such other place as the holder of the note may designate in writing, in monthly installments of -----One Hundred Twenty Four and 8/100----- Dollars (\$ 124.58)

commencing on the first day of February 19 78, 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, 2008

NOT KNOR 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 Mortgagee in hand well and truly paid by the Mortgagor 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: on the west side of Oakhill Drive, being known and designated as Lots 23 and 24 on a plat of Shady Acres, made by Webb Surveying & Mapping Co., May, 1962, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 000, at Pages 76 and 77, and having according to said plat such metes and bounds, as shown thereon. Said lots front 190.8 feet on the west side of Gin Road; run to a depth of 129 feet on its southern boundary; runs to a depth of 137.3 feet on its northern boundary; and is 170 feet across the rear.

This is a portion of that property conveyed to Realistic Builders, Inc. by Deed of Jennie H. Bray recorded in the RMC Office for Greenville County in Deed Book 1066, Page 877, on October 17, 1977; and from Realistic Builders, Inc. to Mortgagors herein by deed recorded in the RMC Office for Greenville County, South Carolina simultaneously herewith.

Mortgagee: Carolina National Mortgage Investment Co., Inc.
P.O. Box 10636
Charleston, S. C. 29411

[Faint signatures and stamps, including a circular notary seal]

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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