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GREENVILLE CO. S.C.

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SOUTH CAROLINA  
FHA FORM NO. 2175V  
Rev. September 1976

**MORTGAGE**

This form is used in connection with mortgages insured under the title insurance provisions of the National Housing Act.

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: Samuel F. Pettit and Nancy H. Pettit

Greenville County, South Carolina hereinafter called the Mortgagor, send(s) greetings:

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

organized and existing under the laws of the State of South Carolina a corporation 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 Twenty-Five Thousand One Hundred Fifty and No/100-----Dollars (\$ 25,150.00 ) with interest from date at the rate of eight and three-fourths-----per centum ( 8-3/4 ) per annum until paid, said principal and interest being payable at the office of NCNB Mortgage Corporation, P. O. Box 10338 in Charlotte, North Carolina 28237

or at such other place as the holder of the note may designate in writing, in monthly installments of "according to Schedule A attached" Dollars (\$ ), commencing on the first day of June 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 May, 2008. "Deferred interest shall be added to the principal balance monthly; the maximum aggregate amount by which said deferred interest shall increase the principal is \$42.18."

NOT KNOWN 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 piece, parcel or lot of land with all improvements thereon, in the County of Greenville, State of South Carolina, situate, lying and being on the northwestern side of Edwards Road and being known and designated as a portion of Lot No. 11 and all of Lots Nos. 12 and 13, Block B of MAYFAIR ESTATES Subdivision as shown on a plat thereof recorded in the RMC Office for Greenville County in Plat Book S at Pages 72 and 73, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Edwards Road, joint front corner of Lots 13 and 14 and running thence with the joint line of said Lots, N.60-48 W. 150 feet to an iron pin; thence N.29-12 E. 125 feet to a point in the center of the rear line of Lot 11; thence with a new line through the center of Lot 11, S.60-48 E. 150 feet to a point in the center of Lot 11 on Edwards Road; thence S.29-12 W. 125 feet along Edwards Road to the beginning corner.

THIS is the same property as that conveyed to the Mortgagors herein by deed from Wayne P. Edmondson recorded in the RMC Office for Greenville County on April 21, 1978.

THE mailing address of the Mortgagee herein is P. O. Box 10338, Charlotte, N. C. 28237.

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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