

VA Form 26-6338 (Home Loan)
Revised September 1975. Use Optional.
Section 1510, Title 38 U.S.C. Acceptable to Federal National Mortgage Association.

SOUTH CAROLINA

MORTGAGE

STATE OF SOUTH CAROLINA, }
COUNTY OF GREENVILLE } ss:

WHEREAS: HOVEY DENNIS SMITH

GREENVILLE, SOUTH CAROLINA

of
, hereinafter called the Mortgagor, is indebted to

NCNB MORTGAGE SOUTH, INC. , a corporation
organized and existing under the laws of SOUTH CAROLINA , hereinafter
called 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 THIRTY THOUSAND AND NO/100 -----
----- Dollars (\$ 30,000.00), with interest from date at the rate of
NINE & ONE HALF per centum (9 1/2 %) per annum until paid, said principal and interest being payable
at the office of NCNB MORTGAGE CORPORATION
in CHARLOTTE, NORTH CAROLINA , or at such other place as the holder of the note may
designate in writing delivered or mailed to the Mortgagor, in monthly installments of TWO HUNDRED FIFTY-
TWO AND 30/100----- Dollars (\$ 252.30), commencing on the first day of
DECEMBER , 1978 , and continuing 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 NOVEMBER , 2008 .

Now, KNOW ALL MEN, that 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, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property situated in the county of GREENVILLE State of South Carolina;

ALL that certain piece, parcel or lot of land situate at the Southeast corner of intersection of Old Spartanburg Road and Beaufort Street in Butler Township, Greenville County, State of South Carolina, being shown as Lot 15 on a plat of Spring Forest I, recorded in Plat Book XX at page 125, and having according to said plat having the following metes and bounds:

BEGINNING at an iron pin on the Southern side of Old Spartanburg Road at the joint corner of Lots 14 and 15 and running thence with the line of Lot 14, S. 7-23 E.168.3feet to a pin; thence with the line of Lot 27, S. 82-37 W. 112 feet to a pin on Beaufort Street; thence with the Eastern side of Beaufort Street, N. 7-23 W. 155 feet to a pin; thence with the curve of the intersection of Beaufort Street and Old Spartanburg Road, the chord of which is N. 53-16 E. 28.6 feet to a pin on Old Spartanburg Road; thence with the Southern side of Old Spartanburg Road, N. 83-07 E. 87 feet to the point of beginning.

"Should the Veterans Administration fail or refuse to issue it guaranty of the loan secured by this instrument under the provisions of the Serviceman's Readjustment Act of 1944, as amended, within sixty days from the date the loan would normally become eligible for such guaranty, the mortgagee may, at its option, declare all sums secured hereby immediately due and payable."

Derivation: Deed Book 1089 , Page 154 - Harland D. Glenn 10/3/78

Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned.

STATE TAX 12

4328 RV-2