SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976) **MORTGAGE** 

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

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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of

Fountain Inn, 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 South Carolina , 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 Thousand Three Hundred Fifty and no/100------ Dollars (\$ 20,350.00 ), with interest from date at the rate of eight & one-half per centum ( 8.5 %) 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

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 that certain piece, parcel, or lot of land situate, lying, and being in the County of Greenville, State of South Carolina, and being known and designated as Lot No. 87 as shown on a plat of subdivision of Stonewood recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-F at Page 16, and having such metes and bounds as are more fully shown thereon.

This is the same property conveyed to Donald Louis Evans and Peggy C. Evans by deed of John L. Cox dated February 9, 1978, recorded in Book 1073 at Page 437 on February 9, 1978.

The purpose of this mortgage is to correct and supplement that certain mortgage recorded in Book 1422 at Page 971, wherein the wife of the mortgagor was inadvertently omitted. It is the wife's intention to pledge her undivided one-half legal interest to properly and more fully secure the aforementioned mortgage and the companion note previously executed by her husband, consideration having flowed from the mortgagee therein to the said wife for the purpose of her interest in the subject property.

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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