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



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

the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, the Mortgagor is well and truly indebted unto NCNB MORTGAGE CORPORATION-----

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, located, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot 129 and a portion of Lot 138 on plat of Coleman Heights, prepared by Terry T. Dill, dated February 1958, recorded in the Greenville County RMC Office in Plat Book RR at Page 115, and according to a more survey thereof entitled "Property of Gary F. Bruce and Sandra G. Bruce", dated March 29, 1979, prepared by Freeland & Associates, recorded in the Greenville County R.M.C. Office in Plat Book 7-10 at Page 13, having the following metes and bounds, to-wit:

BEGINNING at an old iron pin on the Western side of the right-of-way of Alta Vista Circle, at the joint front corner of Lots 128 and 129 (said old iron pin being 75 feet, more or less, southerly from the right-of-way of West Drive) and running thence along the right-of-way of Alta Vista Circle S. 14-19 E., 149.80 feet to a new iron pin at the joint front corner of Lots 129 and 138; thence S. 62-06 W., 176.6 feet to a new iron pin; thence N. 23-28 W., 38.98 feet to a new iron pin; thence S. 74-43 W., 127.2 feet to an old iron pin; thence N. 17-01 W., 155.8 feet to an old iron pin; thence N. 75-43 E., 312.7 feet to an old iron pin at the joint front corner of Lots 128 and 129, the point and place of beginning.

This is the same property conveyed to the Mortgagors herein by deeds of: (1) Mauldin Manufacturing Co., Inc., recorded in the Greenville County R.M.C.

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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