

## GREENVILLE MORTGAGE

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

CO. S. C.  
SEP 28 4 49 PM '80  
R.M.C. BANKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DAVID E. BOWMAN

Greenville, South Carolina

of  
, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto NCNB Mortgage Corporation, its successors and assigns, P. O. Box 34069, Charlotte, N. C., 28234

, a corporation organized and existing under the laws of North 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 Forty-Nine Thousand Five Hundred and 00/100 ----- Dollars (\$49,500.00), with interest from date at the rate of thirteen per centum ( 13.0 %) per annum until paid, said principal and interest being payable at the office of NCNB Mortgage Corporation in Charlotte, N. C., 28234

or at such other place as the holder of the note may designate in writing, in monthly installments of Five Hundred Forty-Seven and 57/100 Dollars (\$ 547.57 ), commencing on the first day of November, 19 80, 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 October, 2010.

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 and lot of land with improvements thereon, situate, lying and being on the northern side of Oak Glen Drive, County and state aforesaid, being known and designated as Lot No. 85 of a Subdivision known as Oak Forest Subdivision, Section 3, Plat of which is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 7-C, at Page 81, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Oak Glen Drive joint front corner of Lots Nos. 84 and 85 and running thence with the joint line of said lots, N. 24-55 W. 188.5 feet to an iron pin; thence running N. 79-41 E. 61.7 feet to an iron pin, joint rear corner of Lot Nos. 85 and 86; thence running with the joint line of said lots S. 39-57 E. 169.8 feet to an iron pin on the northern side of Oak Glen Drive; thence running with the northern side of said drive S. 52-00 W. 40 feet to a point on said drive; thence continuing with the northern side of said drive S. 62-42 W. 50 feet; continuing with said drive S. 73-24 W. 15 feet to the point of beginning.

DERIVATION: This being the same property conveyed to the Mortgagor herein by the Westminister Company, a South Carolina Corporation, by deed dated September 26, 1980 to be recorded herewith in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1134, at Page 348.

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.