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MORTGAGE

This form is used to record a mortgage with a mortgage insurance policy for the purpose of family protection under the National Housing Act.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

FILED
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TO ALL WHOM THESE PRESENTS MAY CONCERN: **William S. Hey** and **old Louis and Vivian B. Louis**

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto **NCNB Mortgage Corporation, P. O. Box 34069, Charlotte, North Carolina 28234**

, a corporation
, hereinafter
organized and existing under the laws of **North Carolina**
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-seven Thousand Eight Hundred Fifty and No/100-----**
Dollars (\$ **27,850.00**)

with interest from date at the rate of **fourteen** per centum (**14** %)
per annum until paid, said principal and interest being payable at the office of **NCNB Mortgage Corporation,**
P. O. Box 34069, Charlotte, in **North Carolina 29234**
or at such other place as the holder of the note may designate in writing, in monthly installments of **Three Hundred Forty-**
six and 33/100----- Dollars (\$ **346.33**)
commencing on the first day of **May**, 19 **81**, and on the first day of each month thereafter until the prin-
cipal 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 **April, 2001.**

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 Mortgagor 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, together with buildings and improvements thereon, situate, lying and being on the southwestern side of Warren Court in the City of Greenville, Greenville County, South Carolina, being shown and designated as Lot No. 9 on a Final Plat of WARREN COURT made by Campbell & Clarkson Surveyors, Inc., dated February 17, 1971, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-J, at page 23, reference to which is hereby made for a more complete description by metes and bounds.

This is the same property conveyed to the Mortgagors by **Charles D. McKinney and Jewell B. McKinney** by deed of even date, recorded herewith.

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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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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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