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DONN BANKERSLEY

BOOK 1553 PAGE 878

MORTGAGE

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

STATE OF SOUTH CAROLINA, }
COUNTY OF Greenville } ss: **WITH DEFERRED INTEREST AND INCREASING MONTHLY INSTALLMENTS**
Bankers Mortgage Loan No. 064661-4
NCNB Loan No. 74-587781
FHA Case No. 461-180705

TO ALL WHOM THESE PRESENTS MAY CONCERN: **JACQUELINE L. WOOTEN**

Greenville County, South Carolina, hereinafter called the Mortgagor, send(s) greetings: of

WHEREAS, the Mortgagor is well and truly indebted unto NCNB MORTGAGE CORPORATION, a corporation organized and existing under the Laws of North Carolina, hereinafter called the Mortgagee, as evidenced by the certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of **FIFTY-SEVEN THOUSAND NINE HUNDRED FIFTY---Dollars (\$ 57,950.00**), with interest from date at the rate of **-----eighteen-----** per centum (**18** %) 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, in monthly installments **ACCORDING TO THE SCHEDULE ATTACHED TO SAID NOTE**, commencing on the first day of **November 1, 1981** 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 1, 2011**. **DEFERRAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO \$ 65,808.06**.

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 lot of land, situate on the southeastern side of Chalford Lane, in the County of Greenville, State of South Carolina, being shown as Lot No. 21 on a plat of Eastgate Village Subdivision dated May 15, 1973 prepared by Piedmont Engineers and Architects, recorded in Plat Book 4-X at page 31 in the RMC Office for Greenville County, reference to said plat is hereby made for a metes and bounds description.

THIS is the same property conveyed to the mortgagor by BEN-C-INC. by deed of even date herewith to be recorded.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
STAMP
TAX
SEP 25 21
RB 11213
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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 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.

FHA 2175M (1-78)
NCN 55922D (9-79)

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