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BOOK 1412 PAGE 356

DONNIE S. TAMMERSLEY
MORTGAGE
NCNB 12079343
VA 146020

This form is used in connection with mortgages insured under the new 44-4 family provisions of the National Housing Act.

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

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

Mortgagee's Address:
P. O. Box 10338
Charlotte, NC 28237

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Greenville, South Carolina

DANNIE E. BALDWIN of
hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto NCNB MORTGAGE SOUTH, INC. and/or Administrator of Veterans Affairs

a corporation 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-SIX THOUSAND FOUR HUNDRED

FIFTY AND NO/100----- Dollars (\$ 26,450.00), with interest from date at the rate of eight and one-half per centum (8 1/2 %) 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 of TWO HUNDRED THREE AND 40/100----- Dollars (\$203.40),

commencing on the first day of December, 1977, 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 November, 2007

NOT KNOWN 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 eastern side of Gray Fox Square in the county and state aforesaid being shown as LOT 77 on a plat of Gray Fox Run Subdivision, Section 1, dated November 6, 1975, prepared by C. O. Riddle, Surveyor, recorded in Plat Book 5-P at page 9 in the office of RMC for Greenville County and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Gray Fox Square at the joint front corner of Lot 76 and Lot 77 and running thence with Lot 76 N 75-51 E 130 feet to an iron pin at the joint rear corner of Lot 76 and Lot 77; thence N 14-09 W 95 feet to an iron pin at the joint rear corner of Lot 77 and Lot 78; thence with Lot 78 S 75-51 W 130 feet to an iron pin on Gray Fox Square; thence with said square S 14-09 E 95 feet to the point of beginning.

This is the same property conveyed to the mortgagor by deed of Threatt Enterprises, Inc., formerly T-M-L Corporation into which Threatt-Maxwell Enterprises, Inc. was merged September 1, 1977, to be recorded herewith. This mortgage is being executed by Iris P. Baldwin as Committee for Dannie E. Baldwin pursuant to authority granted in Judgment Roll 77-2091 in the Office of the Clerk of Court for Greenville County. Should the Veterans Administration fail or refuse to issue it guaranty of the loan secured by this instrument under the provisions of (BELOW)

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, and to prepay the debt at 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.

the Servicemen's Readjustment Act of 1944, as amended, within sixty days from the date the loan would normally become eligible for such guaranty, the mortgagee may, at its option, declare all sums secured hereby immediately due and payable.

This mortgage having been replaced by another mortgage of even date herewith by antistated and the Clerk of Court for Greenville County, South Carolina GREENVILLE CO. S. C. NCNB MORTGAGE-SOUTH, INC. ...

I, IRIS P. BALDWIN, Vice President of NCNB MORTGAGE SOUTH, INC., do hereby certify that the foregoing is a true and correct copy of the original as the same appears in the records of said institution. Witness my hand and seal this 11th day of October, 1977.

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