301 College St. Greenville, S.C.29601

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

MORTGAGE

GREENVILLE CO. S. C.

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

300x 1411 PACE 716

STATE OF SOUTH CAROLINA; COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN: R.M.C.

Larry B. Watkins

of

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

WHEREAS, the Mortgagor is well and truly indebted unto Carolina National Mortgage

Investment Co., Inc.

, a corporation

rbm.

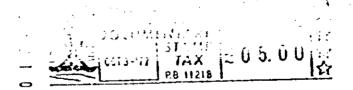
of eight and one-half----- per centum (----8 1/2 5) per annum until paid, said principal and interest being payable at the office of Carolina National Mortgage Investment Co., Inc. in Charleston, South Carolina

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 in the State of South Carolina, County of Greenville, in or near the Town of Piedmont, being known and designated as Lot No. 15, Section III, as shown on a plat entitled "Property of Piedmont Manufacturing Company", prepared by Dalton and Neves, Engineers, dated February 1950, recorded in the RMC Office for Greenville County in Plat Book Y at at Page 2-5, inclusive. According to said plat, the within described lot is also known as No. 12 Sloan Street and fronts thereon 94 feet.

This being the same property conveyed unto the Mortgagor herein by deed from Charles L. Jennings and Phyllis B. Jennings of even date, to be recorded herewith.



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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