SOUTH CAROLINA EHA FORM NO. 2175M :Rev. September 1972

MORTGAGE

with a style, expressing ered under the to four-family provide me of National Housand Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

NCNB Loan No. 12553296

TO ALL WHOM THESE PRESENTS MAY CONCERN: ERNEST O. ELLENBURG AND FRANCES W. ELLENBURG

Travelers Rest, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto NCNB Mortgage South, Inc.

, a corporation organized and existing under the laws of the State 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-Three Thousand and No/100

Dollars (\$ 23,000.00), with interest from date at the rate of eight and one-half per centum (81/2 and interest being payable at the office of NCNB Mortgage Corporation

ී) per annum until paid, said principal

in Charlotte, North Carolina

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Seventy-Six and 87/100 Dollars (\$ 176.87

, 19 78, and on the first day of each month thereafter until commencing on the first day of May 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 April 2008

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 piece, parcel, or lot of land, situate, lying, and being in the County of Greenville, State of South Carolina, being known and designated as one (1) lot as shown on a plat entitled "Property of William P. Thompson", Plat Book "4 Q", at Page 117, RMC Office for Greenville County, S. C. ALSO: All that piece, parcel, or lot of land situate, lying, and being in the County of Greenville, State of South Carolina, being known and designated as a 20 foot strip down which there is a water line and at the end of which there is a well as shown on a plat entitled "Property of William P. Thompson", dated March 22, 1972, prepared by R. B. Bruce, RLS. A composite plat of the above described property entitled "Property of Ernest O. Ellenburg and Frances W. Ellenburg", prepared by R. B. Bruce, RLS, on 1 March 1978 is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book "6 N", at Page 59.

The within is the identical property heretofore conveyed to the mortgagors by deed of David Adams Grier and Demerice E. Grier, dated 3 March 1978, to be recorded herewith.

MORTGAGEE'S MAILING ADDRESS: P. O. Box 10338, Charlotte, North Carolina 28237.

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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