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GREENVILLE S.C.

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GREENVILLE
MORTGAGE
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1428-103

SOUTH CAROLINA
FHA FORM NO. 2135
1976

CONNIE S. TANKERSLEY
R.H.C.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

NCNB LOAN NO. 12553269
FHA CASE NO. 153411

This instrument is subject to the provisions of the National Housing Act.

1428-103

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Ronald E. Smith, Jr. and Martha M. Smith of Greenville County, 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 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 **Thirty thousand six hundred fifty and 00/100** Dollars (\$30,650.00) with interest from date at the rate of **eight & three-fourths** per centum (8 3/4) per annum until paid, said principal interest being payable at the office of **NCNB Mortgage Corporation** in **Charlotte, North Carolina**

at such other place as the holder of the note may designate in writing, in monthly installments of **according to Schedule A attached** Dollars (\$) commencing on the first day of **May** 19 **78**, 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 **April, 2008**. **Deferred interest shall be added to the principal balance monthly. The maximum aggregate amount by which said deferred interest shall increase the principal is \$583.79.**

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 Greenville County, South Carolina, known and designated as Lot No. 13 shown on a plat of the subdivision of Chesterfield Estates, Section III, recorded in the RMC Office for Greenville County, S. C. in plat book 5P at page 66.

This is the same property conveyed to mortgagor by Westminster Company, Inc. by deed of even date herewith, to be recorded.

NCNB Mortgage South, Inc.
PO Box 10338
Charlotte, NC 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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