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SOUTH CAROLINA

VA Form 26-6338 (Home Loan) Revised September 1975. Use Optional. Section 1949, Title 38 U.S.C. Acceptable to Febral National Mortrage

MORTGAGE

STATE OF SOUTH CAROLINA,

COUNTY OF Greenville

WHEREAS:

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We, NICKI B. CLONINGER and TEREASA B. CLONINGER

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Greenville, South Carolina

, hereinafter called the Mortgagor, is indebted to

NCNB MORTGAGE SOUTH, INC.

, a corporation organized and existing under the laws of the State of South Carolina , hereinafter called 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 ---- Dollars (\$ 26,000.00), with interest from date at the rate of Eight & 3/4ths per centum (8.75%) per annum until paid, said principal and interest being payable at the office of NCNB MORTGAGE CORPORATION, P. O. Box 10338

in Charlotte, N. C., , or at such other place as the holder of the note may designate in writing delivered or mailed to the Mortgagor, in monthly installments of

Two hundred four and 62/100 - Dollars (\$ 204.62), commencing on the first day of June , 19 78, and continuing 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 May , 2008.

Now, Know ALL MEN, that 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, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property situated in the county of Greenville, Gantt Township

State of South Carolina; being shown and designated as Lot 55 on a Plat of PECAN TERRACE, recorded in the RMC Office for Greenville County in Plat Book GG, at Page 9. Said lot fronts 70.0 feet on Rocky Knoll Drive; runs back to a depth of 178.0 feet on its northern boundary; runs back to a depth of 181.6 feet on its southern boundary, and is 70.05 feet across the rear.

This is the same property conveyed to the Mortgagors herein by deed of Steven L. Butler and Debbie J. Butler, dated April 28, 1978, to be recorded simultaneously herewith.

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Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned;

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