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MORTGAGE

This form is used in connection with mortgages insured under the ones, to four-family provisions of the National Housing A. t.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

FHA NO. 461-150100-270 IV NCNB NO. 74-553246

TO ALL WHOM THESE PRESENTS MAY CONCERN:

RICKY DEAN & MINNIE L. DEAN Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto NCNB MORTGAGE SOUTH, INC.

or at such other place as the holder of the note may designate in writing, in monthly installments of "according to schedule A attached"

Dollars (S), commencing on the first day of August . 1978, 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 July 2008. "Deferred interest shall be added to the principal balance monthly. The maximum aggregate amount by which said deferred interest shall NOT, KNOT ALL MEN. That the Mortgagor, in consideration of the aforesaid debt and for better securing the increase the receipt Mortgago? and also in consideration of the further sum of Three Dollars (S3) 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, known and designated as Lot No. 76 shown on a plat of the subdivision of Oakview, Section 5-B, recorded in the RKC Office for Greenville County, S. C. in plat book 6 H page 1.

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

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Mortgagee's address: 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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