MORTGAGE

NCNB No. 74-576855 FHA case No. 461-175956 This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

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TO ALL WHOM THESE PRESENTS MAY CONCERN: LEWIS THOMAS MCNEELY & MARTHA MCNEELY

Greenville County, S. C.

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

WHEREAS, the Mortgagor is well and truly indebted unto

NCNB MORTGAGE CORPORATION

, a corporation , hereinafter organized and existing under the laws of North Carolina 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 FIFTY FOUR THOUSAND), - Dollars (\$ 54,000.00)

~) per centum (115% with interest from date at the rate of eleven & one-half per annum until paid, said principal and interest being payable at the office of NCNB MORTGAGE CORPORATION in CHARLOTTE, NC 28234 PO BOX 34069 or at such other place as the holder of the note may designate in writing, in monthly installments of Dollars (\$ 537.12 FIVE HUNDRED THIRTY SEVEN & 12/100 -----, 19 80 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 _ AUGUST, 2010.

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 (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 Greenville County, South Carolina, being known and designated as Lot No. 131 and the eastern portion of Lot 130 as shown on a plat of WESTCLIFFE, SECTION 3, and according to recent survey by Carolina Surveying Co. dated July 22, 1980 recorded in plat book8 c page 73 of the RMC Office for Greenville County, S. C. and having according to said plat the following metes and bounds, towit:

Beginning at an iron pin on the southwest side of Coralvine Court, the joint front corner of Lots 131 & 132 and running thence with the joint line of said lots S. 46-31 W. 150 feet to an iron pin; thence turning N. 71-16 W. 64.5 feet to an iron pin joint rear corner of Lots 131 & 130; thence with the rear line of lot 130, N. 63-45 W. 40.7 feet to an iron pin; thence with a new line through said lot N. 16-28 E. 167.5 feet to an iron pin on the southwest side of Coralvine Court; thence with said street S. 67-57 E. 67.7 feet to an iron pin; thence continuing S. 57-10 E. 97.6 feet to an iron pin; thence Scontinuing S. 38-21 E. 22.4 feet to the point of beginning.

This is the major portion of that property conveyed to mortgagors by Jimmy Wilson DEdwards and Jo Ann Edwards by deed dated 9/20/79 recorded 10/1/79 in deed vol. 1112 at page 754 of the RMC Office for Greenville County, S. C.

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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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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.

HUD:92175M (1-79)