This firm is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Joseph B. Fulmer, Jr. and Cynthia S. Fulmer

Mauldin, South Carolina

hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC.,

Charleston, S. C.,

, a corporation South Carolina , hereinafter organized and existing under the laws of 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 Nine Thousand Two Hundred and No/100 -----\_\_\_\_\_ Dollars (S 39,200.00 ----- )

with interest from date at the rate of ---Eleven and One-Half ----- per centum (11 1/2 ----- %) per annum until paid, said principal and interest being payable at the office of CAROLINA NATIONAL MORTGAGE INVESTMENT in Charleston, S. C., 29411 CO., INC., P. O. Box 10636 or at such other place as the holder of the note may designate in writing, in monthly installments of -- Three Hundred Eighty Eight and 20/100 ----- Dollars (\$ 388.20----- ). , 19 80 , and on the first day of each month thereafter until the princommencing on the first day of July cipal 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 June, 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 (\$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 lying, being and situate in the County of Greenville, State of South Carolina, being shown and designated as Lot 43 and part of Lot 159 of Section 3, MONTCLAIRE, on a plat entitled "Property of Joseph B. Fulmer, Jr. and Cynthia S. Fulmer" dated May 23, 1980, prepared by Carolina Surveying Co., which plat is recorded in the RMC Office for Greenville County in Plat Book 8-8, at Page 29, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point in the edge of Montclaire Road, said point being the joint front corner with Lot 42 and running thence along the edge of said Road N. 29-18 E. 157.53 feet to a point; thence N. 82-26 E. 30.1 feet to a point in the edge of Belford Road; thence along the edge of Belford Road S. 44-27 E. 115.7 feet; thence S. 23-38 W. 188.6 feet to a point; thence N. 44-27 W. 160 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of David M. Lefler and Jean C. Lefler dated May 30, 1980 and to be recorded of even date herewith.

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:

Replaces Form FHA-2175M, which is Obsolete

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 inaturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

HUD-921 75M (1-79)