

ADDRESS OF MORTGAGEE: P. O. Box 1449  
Greenville, SC 29602

REAL ESTATE MORTGAGE

State of South Carolina,

County of GREENVILLE

FILED  
GREENVILLE

BOOK 1626 PAGE 648

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, I the said Nekoda L. McCauley,  
hereinafter called Mortgagor, in and by my certain Note or obligation bearing  
even date herewith, stand indebted, firmly held and bound unto THE CITIZENS AND SOUTHERN  
NATIONAL BANK OF SOUTH CAROLINA, hereinafter called Mortgagee, in the full and just principal  
sum of Four Hundred Fifty Thousand and No/100 Dollars (\$ 450,000.00 ),  
with interest thereon payable in advance from date hereof at the rate of 1 % per annum, <sup>above the</sup>  
prime rate established by Mortgagee from time to time; <sup>the prin-</sup>  
cipal of said note together with interest being due and payable in ( 123 ) <sup>monthly installments</sup>  
as follows: The first payment shall be due on October 19, 1983, and the entire  
principal indebtedness, together with accrued interest, shall be due and payable on  
December 19, 1993, as will appear by reference to that certain note executed by the  
Mortgagor herein in favor of the Mortgagee herein, of even date herewith, and which  
said note is incorporated herein by reference and to which reference is craved as  
often as may be necessary for the terms and provisions thereof.

The aforesaid payments are to be applied first to interest at the rate stipulated above and the balance  
on account of unpaid principal. Provided, that upon the sale, assignment, transfer or assumption of this  
mortgage to or by a third party without the written consent of the Bank, the entire unpaid balance of the  
note secured by this mortgage, with accrued interest, shall become due and payable in full or may, at  
the Bank's option, be continued on such terms, conditions, and rates of interest as may be acceptable  
to the Bank. Said note provides that past due principal and/or interest shall bear  
interest at the rate of 1% per annum above the prime rate established by Mortgagee from  
time to time. ~~Said note provides that past due principal and/or interest shall bear interest at the rate of xxxxxx%  
or if left blank, at the maximum legal rate in South Carolina, as reference being had to said  
note will more fully appear; default in any payment of either principal or interest to render the whole debt  
due at the option of the mortgagee or holder hereof. Forbearance to exercise this right with respect to  
any failure or breach of the maker shall not constitute a waiver of the right as to any subsequent failure  
or breach. Both principal and interest are payable in lawful money of the United States of America, at~~

the office of the Mortgagee in Greenville, South Carolina, or at such other place as  
the holder hereof may from time to time designate in writing.

NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money  
aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms  
of the said Note; and also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor  
in hand well and truly paid by the said Mortgagee at and before the sealing and delivery of these pres-  
ents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these  
presents DO GRANT, bargain, sell and release unto the said Mortgagee the following described real estate,  
to-wit:

*n.m.c.*

ALL that certain piece, parcel, or tract of land, situate, lying, and being in  
the County of Greenville, State of South Carolina, and according to a survey  
prepared of said property by Clifford C. Jones, Registered Land Surveyor, which  
said plat is recorded in the R.M.C. Office for Greenville County, South  
Carolina, in Plat Book 8-W, at Page 61, having the following courses and distan-  
ces to-wit:

BEGINNING at a railroad spike in or near the center of Chandler Road, joint  
front corner with property now or formerly belonging to Dill, and running thence  
with the common line with the said Dill, N. 67-55 W. 323.02 feet to an old iron  
pin, joint corner with property now belonging to Fred L. Chandler; thence  
running with the Chandler line, S. 17-19 W. 260.9 feet to a new iron pin; thence  
continuing with the Chandler line, S. 4-06 W. 199.1 feet to an iron pin; thence,  
S. 11-36 W. 43.7 feet to a railroad spike in or near the center of Chandler  
Road; thence running with said Road, N. 49-50 E. 346 feet to a nail and cap in  
or near the center of Chandler Road; thence continuing with Chandler Road, N.  
47-17 E. 100 feet to a nail and cap in or near the center of Chandler Road;  
thence continuing with Chandler Road, N. 38-27 E. 100 feet to a railroad spike  
in or near the center of Chandler Road, the point of beginning.

The within property is the identical property conveyed to Nekoda L. McCauley by  
deed of Mary Earle Bright, and others, dated November 11, 1981, and which said  
deed was recorded in the R.M.C. Office for Greenville County, South Carolina,  
November 11, 1981, in Deed Book 1158, at Page 251, and deed of Fred L. Chandler,  
to Nekoda L. McCauley, dated September 16, 1983, and recorded in the R.M.C.  
Office for Greenville County, South Carolina, in Deed Book 1196, at Page 404.

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