

FILED
GREENVILLE CO. S.C.

BOOK 1415 PAGE 193

NOV 7 3 29 PM '78

SOUTH CAROLINA

JOHN S. TANNER, JR.
RECORDER

MORTGAGE

VA Form 26-4338 (Home Loan)
Revised September 1975. Use Optional.
Section 1510, Title 38 U.S.C. Acceptable to Federal National Mortgage Association.

STATE OF SOUTH CAROLINA, }
COUNTY OF GREENVILLE } ss:

Mortgagee's Address:

P. O. Box 10338
Charlotte, NC 28237

WHEREAS:

James M. Rish and Doris Rish

Gowansville, South Carolina

of
, hereinafter called the Mortgagor, is indebted to

NCNB Mortgage South, Inc.

, a corporation

organized and existing under the laws of North 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 *****THIRTY-FIVE THOUSAND ***** Dollars (\$35,000.00 ***), with interest from date at the rate of * Eight and one-half per centum (8.50 %) per annum until paid, said principal and interest being payable at the office of NCNB Mortgage South, Inc.

in Charlotte, North Carolina, 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 SIXTY-NINE and 15/100 ***** Dollars (\$ 269.15 *****), commencing on the first day of January, 1978, 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 December, 2007.

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, State of South Carolina;

All that piece, parcel, or lot of land in the County of Greenville, State of South Carolina, located about two (2) miles southwest of Gowansville, South Carolina, and being shown and designated as a tract of 1.86 acres on a plat entitled "Survey for James M. and Doris Rish" dated November 3, 1977 and made by Wolfe & Huskey, Inc., Engineering and Surveying, and being more particularly described on said plat as recorded in the RMC Office for Greenville County in Plat Book 6-K page 21.

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This being the same property conveyed to Randall L. Klepper and Barbara H. Klepper by deed from William E. Huntley and dated November 26, 1975 and recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1028 page 157.

Should the Veterans Administration fail or refuse to issue its guaranty of the loan secured by this instrument under the provisions of the Servicemen's Readjustment Act of 1944, as amended, within sixty (60) days from the date the loan would normally become eligible for such guaranty, the mortgagee may, at its option, declare all sums secured hereby immediately due and payable.

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There is also conveyed a perpetual right-of-way and easement 50 feet in width over the subdivision roadway running from the lots herein conveyed to South Carolina Highway 14, to be used for the purposes of ingress, egress, and regress by the Grantors, their heirs and assigns, the Grantees, their heirs and assigns, and all other persons having a lawful right to use the same.

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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