

P. O. Box 10068  
Greenville, S. C. 29603

1428-813

SOUTH CAROLINA  
FHA FORM NO. 2175V  
Rev. September 1976

FILED  
GREENVILLE CO. S.C.  
**MORTGAGE**  
OCT 11 1978

This instrument is subject to the provisions of the National Housing Act.

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: **EVELYN T. MEDLOCK**

**Greenville County, South Carolina** hereinafter called the Mortgagor, sends greetings:

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

organized and existing under the laws of **South Carolina** hereinafter 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 **Twenty-seven Thousand Four Hundred and no/100** Dollars (\$ **27,400.00**), with interest from date at the rate of **eight and three-fourths** per centum (**8 3/4**) per annum until paid, said principal and interest being payable at the office of **NCNB Mortgage Corporation**

in **Charlotte, North Carolina** or at such other place as the holder of the note may designate in writing, in monthly installments of **-----** according to **Schedule A attached** commencing on the first day of **June** 19 **78** 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 **May** **2008**, deferred interest shall be added to the principal balance monthly. The maximum aggregate amount by which said deferred interest shall increase the principal is **\$45.96**

NOT KNOWN 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, in the Town of Simpsonville** State of South Carolina: **being shown and designated as Lot No. 557 on plat of WESTWOOD Section VI, as shown by plat thereof recorded in Plat Book 4-X at page 100, and having, according to a recent survey by J. L. Montgomery, III., dated April 12, 1978, the following metes and bounds, to wit:**

**BEGINNING** at an old iron pin on the Northwesterly side of Yellowwood Drive at the joint front corner of LotsNos. 558 and 557, and running thence with the joint line of said lots, N. 47-43 W., 129.2 feet to an old iron pin; thence N. 45-20 E., 40.7 feet to "M. Hole on P.X. 111"; thence N. 23-48 E., 37.5 feet to an old iron pin at the joint rear corner of LotsNos. 556 and 557; thence with the joint line of said lots S. 53-13 E., 143.04 feet to an old iron pin on the Northwesterly edge of Yellowwood Drive; thence with the Northwesterly edge of Yellowwood Drive, S. 36-46 W., 14.0 feet to an iron pin; thence continuing with the Northwesterly edge of said drive, S. 43-04 W., 46.0 feet to a point; thence continuing with the Northwesterly edge of said Drive, S. 50-20 W., 30.0 feet to the beginning corner.

Being the same property conveyed to the mortgagor herein by deed of James R. Short and Deborah D. Short, dated April 13, 1978, to be recorded. See also Deed Volume 1040 at page 468.

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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