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DONNIE S. TARKERSLEY R.H.C.

MORTGAGE

THIS MORTGAGE is made this

28th June day of Cheryl C. Carr

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between the Mortgagor,

(herein "Borrower"), , a corporation , whose address

and the Mortgagee, Cameron-Brown Company North Carolina organized and existing under the laws of is 4300 Six Forks Road, Kaleigh, North Carolina, 27609

(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Four Thousand,
Seven Hundred (\$24,700.00)

Dollars, which indebtedness is avidenced by Borrower. Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2004

To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville , State of South Carolina:

All that piece, parcel or lot of land, situate, lying and being on the southeastern side of Nottingham Road, in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 197 on a plat of Sherwood Forest made by Dalton & Neeves, August, 1951, recorded in the RMC Office for Greenville County in Plat Book GG, at Page 3, and having the following metes and bounds, to-wit:

Beginning at an iron pin on the southeastern side of Nottingham Road at the joint front corner of Lot Nos. 196 and 197 and running thence S. 52-44 E. 188 feet to the joint rear corner of said lots; thence S. 26-58 W. 101.3 feet to the joint rear corner of Lot Nos. 197 and 198 as appears on said plat; thence N. 46-14 W. 214.6 feet to an iron pin on the southeastern side of Nottingham Road; thence along Nottingham Road N. 43-12 E. 75 feet to an iron pin, the point of beginning.



To Have and to Hono unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter creeted on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property for the leasehold estate in the event this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands. subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Universe Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebte-iness exufenced by the Note, prepayment and late charges as proxubed in the Note, and the principal of and interest on any Future Advances seemed by this Mortgage

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