

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Mortgagee's mailing address: P.O. Box 1000
Tryon, N.C. 28782

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, I, CALVIN DAVID EDWARDS, JR., unmarried,

(hereinafter referred to as Mortgagor) is well and truly indebted unto NORTH CAROLINA NATIONAL BANK, Tryon, North Carolina

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

-----TWENTY THOUSAND & NO/100----- Dollars (\$ 20,000.00) due and payable

in installments of TWO HUNDRED TWENTY-SEVEN & 61/100 DOLLARS (\$227.61) commencing on September 1, 1977, and monthly thereafter, each such payment to be applied first to accrued interest and the remainder to principal, with the balance of principal and interest to become due and payable on or before August 1, 1989; with interest thereon from date at the rate of nine per centum per annum, to be paid:

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) 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:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Glassy Mountain Township, and described by metes and bounds as follows, viz:

In the Subdivision known as Lake Lanier, designated and shown upon map of said plat made for Tryon Development Company by George Kershaw, Civil Engineer and duly recorded in the RMC Office for Greenville County, South Carolina as Lot #222 reference to said plat and record being hereby made for a more complete description, said lot fronting on East Lake Shore Drive fifty (50) feet, more or less, with a uniform width to the water, being a depth of one hundred one (101) feet, more or less, on one side, and nine-nine (99) feet on the other side.

The above described property is the identical property conveyed to Calvin David Edwards, Jr. by Earl Lee Steadman and Doris S. Steadman, his wife, by deed dated July 7, 1977, recorded in Book 1060, Page 674, in the RMC office for Greenville County, South Carolina on July 15, 1977.

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Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons who may lawfully claim the same or any part thereof.

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