

# MORTGAGE

This form is used in connection with mortgages insured under the National Housing Act.

STATE OF SOUTH CAROLINA,  
COUNTY OF Greenville }

TO ALL WHOM THESE PRESENTS MAY CONCERN:  
FRANK W. GARLOCK and FLORA JEAN GARLOCK

Greenville County

of  
hereinafter called the Mortgagor, send(s) greetings:

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

a corporation  
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 in-  
corporated herein by reference, in the principal sum of **FORTY-FOUR THOUSAND ONE HUNDRED AND**  
**NO/100-----** Dollars (\$ **44,100.00** ), with interest from date at the rate  
of **EIGHT and ONE-HALF-----** per centum ( **8 1/2** ) per annum until paid, said principal  
and interest being payable at the office of **NCNB MORTGAGE SOUTH, INC.**  
in **Greenville, South Carolina**  
or at such other place as the holder of the note may designate in writing, in monthly installments of  
**THREE HUNDRED THIRTY-NINE and THIRTEEN/100-----** Dollars (\$ **339.13** ),  
commencing on the first day of **February 1**, 1978, 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 **January 1, 2008**

**NOR, NOR 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 Mort-  
gagor 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**  
State of South Carolina:

All that piece, parcel or lot of land in the City and County of Greenville,  
State of South Carolina, on the easterly side of Midland Street, known as  
Lot 101 of University Heights, a plat of which is recorded in the Office of  
the RMC for Greenville County in Plat Book BB, Page 21, shown on a more  
recent plat of survey entitled "Property of Wallace E. Power", prepared by  
Campbell & Clarkson, dated December 12, 1968, recorded in the office of the  
RMC for Greenville County in Plat Book ZZZ, Page 133, and having, according  
to said more recent plat of survey, the following metes and bounds:  
BEGINNING at an iron pin on the easterly edge of the right of way of Midland  
Street, joint front corner of Lots 101, 102, which point is 124 feet in a  
southerly direction from the intersection of Karen Drive and Midland Street,  
and running thence along the common boundary of said lots S 64-54 E 216.2  
feet to a point; thence S 3-04 W 100 feet to a point; thence N 76-12 W 225.9  
feet to a point on the easterly edge of the right of way of said Midland  
Street; thence along said right of way N 12-31 E 140 feet to the point of  
Beginning.  
Being the same property conveyed to R. Glenn McGee and Kathleen S. McGee  
by deed dated November 6, 1961, and recorded in the office of the RMC for  
Greenville County in Deed Book 686, Page 183.  
Being the same property conveyed to Wallace E. Power by deed dated  
December 18, 1968 and recorded in the office of the RMC for  
Greenville County in Deed Book 858, Page 194.

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 ab-  
solute, 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 for-  
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagee and all per-  
sons 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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