

Mortgagee's mailing address: P. O. Box 34069, Charlotte, N. C. 28234

CO. S. C.
FEB 15 4 20 PM '80
DOWNEY & HARRIS
R.M.C.

MORTGAGE

200 1495 697

THIS MORTGAGE is made this 15th day of February 19 80, between the Mortgagor, William C. Neel and Evangeline Kay Neel (herein "Borrower"), and the Mortgagee, NCNB Mortgage Corporation, a corporation organized and existing under the laws of North Carolina, whose address is P. O. Box 34069, Charlotte, North Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy Two Thousand and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 15, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2010

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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 188 of a subdivision known as Pebble Creek, Phase I, as shown on plat thereof being recorded in the RMC Office for Greenville County in Plat Book 5-D, at Pages 1-5, and having such metes and bounds as are shown thereon.

This being the same property conveyed to the mortgagors by deed of Preferred Homes, Inc., dated October 30, 1979 and recorded in the RMC Office for Greenville County on November 2, 1979 in Deed Volume 1114, at Page 879.

It is specifically understood and agreed that the carpet installed in the above premises is considered to be a fixture and has become a part of said real estate, and is covered by the within mortgage.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
RECORDED
FEB 15 1980
R.M.C.

which has the address of Applejack Lane Taylors South Carolina 29687 (herein "Property Address");
[Street] [City] [State and Zip Code]

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected 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 (or the leasehold estate if 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 declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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