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R.H.C. HARRISLEY

# MORTGAGE

CN# 37886

THIS MORTGAGE is made this 23rd day of October, 19 81, between the Mortgagor, Richard C. Neugent and Janet G. Neugent (herein "Borrower"), and the Mortgagee, CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC., a corporation organized and existing under the laws of South Carolina, whose address is 5900 Fajn Boulevard - P.O. Box 10636 - Charleston, South Carolina 29411 (herein "Lender").

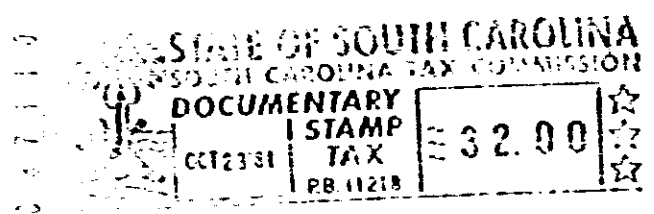
WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty Thousand and No/100 (\$80,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 23, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2011

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, with buildings and improvements thereon, lying and being on the northwesterly side of Sweetwater Court, near the City of Greenville, South Carolina being known and designated as Lot 447 on Plat entitled 'Map Three, Section II, Sugar Creek, as recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book 7X at page 2 and having according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the northwesterly side of Sweetwater Court, said pin being the joint front corner of Lots 446 and 447 and running thence with the common line of said lots N 59-10-19 W 131.10 feet to an iron pin at the joint rear corner of Lots 446 and 447; thence S 15-51 W 125 feet to an iron pin at the joint rear corner of Lots 447 and 448; thence with the common line of said lots S 74-06-46 E 149.90 feet to an iron pin on the northwesterly side of Sweetwater Court; thence with the northwesterly side of Sweetwater Court N 15-53-14 E 12.16 feet to an iron pin; thence continuing with the Court on a curve the chord of which is N 4-49-01 W 35.36 feet to an iron pin; thence continuing with the Court on a curve, the chord of which is N 2-39-09 E 47.22 feet to an iron pin, the point of beginning.

This being the same property conveyed to mortgagor herein by deed of Cothran and Darby Builders, Inc. dated October 23, 1981 and recorded simultaneously herewith in Deed Book 1157 at page 247.



which has the address of Sweetwater Court Greer (Street) (City) S. C. 29651 (herein "Property Address"); (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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