

Aug 1 10 00 AM '74

DENNIE S. TANKERSLEY
R.M.C. MORTGAGE

BOOK 1318 PAGE 469

THIS MORTGAGE is made this 31st day of July, 1974, between the Mortgagor, JOHN P. SHEPPARD and KATHY S. SHEPPARD (herein "Borrower"), and the Mortgagee, Cameron-Brown Company, a corporation organized and existing under the laws of North Carolina, whose address is 4300 Six Forks Road, Raleigh, North Carolina, 27609 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Nineteen Thousand and no/100 (\$19,000.00) 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 western side of Melvin Circle and known as Lot No. 21 and a portion of Lot No. 22, Section 2, Chick Springs Subdivision, on Plat recorded in the RMC Office for Greenville County in Plat Book "000", at Page 51, and having according to a more recent survey prepared by Freeland-Jones & Associates dated July 18, 1974, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Melvin Circle at the joint front corner of Lots Nos. 20 and 21 and running thence along the western side of Melvin Circle S. 16-44 W. 90.0 feet to an iron pin joint front corner of Lots Nos. 21 and 22; thence continuing along said Melvin Circle S. 09-14 W. 3.2 feet to an iron pin; thence with a new line through the corner of Lot No. 22 N. 76-07 W. 14.6 feet to an iron pin joint side line of Lots 21 and 22; thence along the side line of said Lots 21 and 22 N. 88-37 W. 126.2 feet to an iron pin; thence N. 11-30 E. 108.72 feet to an iron pin joint rear corner of Lots 20 and 21; thence with the joint line of Lots 20 and 21 S. 79-50 E. 132.34 feet to the point of beginning.



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 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.

UNIFORM 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 indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

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