

VA Form 26-6316 (Home Loan)
Revised August 1973. Use optional
South Carolina title by U.S.G. Accep-
tance to Federal National Mortgage
Association.

SOUTH CAROLINA

MORTGAGE

STATE OF SOUTH CAROLINA, }
COUNTY OF GREENVILLE } ss:

WHEREAS:

JACK RODNEY GARDNER of
Greenville, South Carolina, hereinafter called the Mortgagor, is indebted to

CAMERON-BROWN COMPANY, a corporation
organized and existing under the laws of North Carolina, hereinafter
called Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incor-
porated herein by reference, in the principal sum of Twenty-One Thousand Eight Hundred Fifty and
No/100-----Dollars (\$ 21,850.00), with interest from date at the rate of
Nine and one-half per centum (9-1/2%) per annum until paid, said principal and interest being payable
at the office of Cameron Brown Company
in Raleigh, North Carolina, or at such other place as the holder of the note may
designate in writing delivered or mailed to the Mortgagor, in monthly installments of One Hundred
Eighty-Three and 76/100-----Dollars (\$ 183.76), commencing on the first day of
December, 19 74, and continuing 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 November, 2004.

Now, Know All Men, that 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 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, assigned, and released, and by these presents does
grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described
property situated in the county of GREENVILLE
State of South Carolina;

ALL that certain piece, parcel or lot of land in the County of Greenville, State of
South Carolina, on the westerly side of Ridgewood Drive, being shown and designated
as Lot No. 21 on plot of WOODLAND HILLS, recorded in the RMC Office for
Greenville County in Plat Book "Y" at Page 60.

Said lot fronts on the westerly side of Ridgewood Drive 100 feet, has a depth of 155 feet
on the northerly side, a depth of 170 feet on the southerly side, and is 101.1 feet across
the rear.

Should the Veterans Administration fail or refuse to issue its guaranty of the loan
secured by this instrument under the provisions of the Servicemen's Readjustment Act of
1944, as amended, within sixty days from the date the loan would normally become
eligible for such guaranty, the mortgagee may, at its option, declare all sums secured
hereby immediately due and payable.



Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances
to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that
the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all
fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto
the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty
and are a portion of the security for the indebtedness herein mentioned;