

GREENVILLE, S.C.
MORTGAGE

1440-1920
This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

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

TO ALL WHOM THESE PRESENTS MAY CONCERN: John C. Neal and Shirley F. Neal

Greenville, South Carolina, 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 **Twenty-two Thousand, Six Hundred and**
no/100 Dollars (\$ 22,600.00), 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 **NCNB Mortgage Corporation**
in **Charlotte, North Carolina**

or at such other place as the holder of the note may designate in writing, in monthly installments of **One**
Hundred Sixty-eight and 53/100 Dollars (\$ 168.53),
commencing on the first day of **October**, 19 78, 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 **September, 2008**

NOW, KNOW 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 certain piece, parcel or lot of land near the City of Greenville, in the County
of Greenville, State of South Carolina, being known and designated as the eastern por-
tion of Lot 58, as shown on a plat of Overbrook recorded in the RMC Office for Greenville
County, South Carolina, in Plat Book E, page 252, and having, according to said plat,
and a more recent survey made by Dalton & Neves, Engineers, September, 1940, the
following metes and bounds, to-wit:**

**BEGINNING at a stake in the west side of Spruce Street and running thence with the west
side of Spruce Street S 46-38 E 42.9 feet; thence S 41-50 E 92.7 feet; thence S 41-06 E
37.2 feet; thence around the curve of Spruce Street and Overbrook Road, the chord of
which is S 27-57 W 44.1 feet to a stake in the north side of Overbrook Road; thence with
the north side of Overbrook Road, S 89-05 W 81 feet to a stake; thence N 6-11 W 135.6
feet to a point; thence N 2-44 W 32 feet to the beginning corner.**

DERIVATION: This being the same property conveyed to Mortgagor by deed of Amos F.
Cunningham as recorded in the RMC Office for Greenville County, South Carolina, in
Deed Book 1085, Page 7, on August 9th, 1978.

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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 Mortgagor 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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