

Mortgagee's address:

4300 Six Forks Road
Raleigh, N.C. 27609

VCL 1469 PAGE 565

MORTGAGE

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

JUN 8 4 10 PM '79
DONNIE S. TANKERSLEY

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

GENE STUART STEPP, JR., and SALLEY M. STEPP-----of
Greenville, South Carolina-----, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

CAMERON-BROWN COMPANY-----, a corporation
organized and existing under the laws of the State of North Carolina-----, hereinafter
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by
reference, in the principal sum of Thirty-Seven Thousand Five Hundred Fifty and No/100---
----- Dollars (\$ 37,550.00-----),

with interest from date at the rate of Ten----- per centum (10.00-----%)
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, in monthly installments of Three Hundred
Twenty-Nine and 53/100----- Dollars (\$ 329.53-----).
commencing on the first day of August, 19 79, 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 July, 2009.

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 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, 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, located, lying and being in the County of Greenville, State of South Carolina, in Bates Township, being shown and designated as Lot 19 on plat of Montevideo Subdivision recorded in the Greenville County RMC Office in Plat Book KK at Page 102 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an old iron pin on the Western side of the right-of-way of East Scenic Drive at the joint front corner of Lot 19 and Lot 20 and running thence along the joint line of said lots S. 88-00 W., 200.00 feet to an old iron pin at the joint rear corner of Lots 19 and 15; thence along the joint line of said lots N. 14-30 E., 113.9 feet to a new iron pin at the joint rear corner of Lots 19 and 18; thence along the joint line of said lots N. 83-20 E., 151.2 feet to an old iron pin at the joint front corner of Lots 18 and 19 on the Western side of the right-of-way of East Scenic Drive; thence along said right-of-way S. 10-14 E., 122.0 feet to an old iron pin at the joint front corner of Lots 20 and 19, the point and place of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Charles K. Kelley recorded in the Greenville County RMC Office on the 8th day of June, 1979 in Deed Book 1104 at Page 225.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

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 absolute, 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 forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons 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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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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