

Post Office Box 10338  
Charlotte, North Carolina 28237

FILED  
**MORTGAGE**  
S. C.

1497 PAGE 483

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

11 20 AM '80  
H.M.C. HARRISLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Rebecca L. Coggins

Greenville, South Carolina

of  
hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

**NCNB Mortgage Corporation**

, 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 Nine Hundred and No/100** Dollars (\$ **37,900.00** ), with interest from date at the rate of **eight** per centum ( **8** %) 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 **Two Hundred Seventy-Eight and 19/100** Dollars (\$ **278.19** ), commencing on the first day of **May**, 1980, 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 **April, 2010**.

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 piece, parcel or lot of land situate, lying and being on the Southwestern side of Keith Drive, in the City of Greenville, County of Greenville, State of South Carolina, and known and designated as Lot No. 18 and a small adjoining portion of Lot No. 27, Block B, on a plat of Property of A. A. Green, which plat is recorded in the R.M.C. Office for Greenville County in Plat Book M at Page 145; also shown as the property of Rebecca L. Coggins on a plat prepared by Carolina Surveying Co. February, 1980, and according to said latter plat, has the following metes and bounds, to-wit:**

**BEGINNING at an iron pin on the Southwestern side of Keith Drive, at the joint front corner of Lots Nos. 17 and 18, which iron pin is 500 feet Southeast from the intersection of Keith Drive and Perrin Street, and running thence with the Southwestern side of Keith Drive S. 35-45 E. 75 feet to an iron pin at the joint front corner of Lots Nos. 18 and 19; running thence S. 54-30 W. 339 feet to a point in the center of a Creek; running thence with said Creek as the line N. 23-42 W. 76.6 feet to an iron pin; running thence N. 54-30 E. 323 feet to an iron pin on the Southwestern side of Keith Drive, point of beginning.**

**This is the identical property conveyed to the Mortgagor herein by Eleanor C. Barron, Individually and as Executrix of the Estate of David W. Barron, deceased, by Deed recorded simultaneously herewith.**

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 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.