

GREENVILLE, S.C.
JUL 23 9 34 AM '81
DONNIE S. TANKERSLEY
R.M.C.

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MORTGAGE

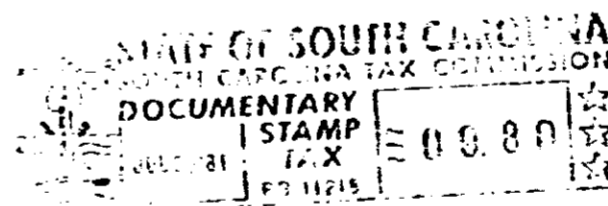
THIS MORTGAGE is made this 22 day of JULY
1981, between the Mortgagor, JAMES F. HANDLEY & VIRGINIA B. HANDLEY
(herein "Borrower"), and the Mortgagee,
NCNB MORTGAGE CORPORATION, a corporation organized and existing
under the laws of North Carolina, whose address is PO Box 31548
CHARLOTTE, NC 28231. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY FOUR THOUSAND FIVE HUNDRED
(\$24,500.00) Dollars, which indebtedness is evidenced by Borrower's note
dated July 22, 1981 (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, 2001

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 in Greenville
County, South Carolina, known and designated as Lot No. 46, shown on a plat of the
subdivision of PALMETTO DOWNS, Sec. III, recorded in the RMC Office for Greenville
County in plat book 7-X at page 4.

This is the same property conveyed to mortgagors by The Fortis Corporation by
deed of even date herewith, to be recorded.



which has the address of (Lot 46) 66 Black Road Greenville
[Street] [City]
S.C. 29615 (herein "Property Address");
[State and Zip Code]

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improve-
ments 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 if 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 declarations, easements or restrictions
listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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