

MORTGAGE

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THIS MORTGAGE is made this 25th day of April 1984 Between the Mortgagor, CARL BOYD CULBRETH AND JANET H. NODINE CULBRETH, FORMERLY JANET H. NODINE (herein "Borrower"), and the Mortgagee, NCNB NATIONAL BANK OF NORTH CAROLINA, a corporation organized and existing under the laws of The State of North Carolina, whose address is Post Office Box 1000, Tryon, North Carolina 28782 (herein "Lender").

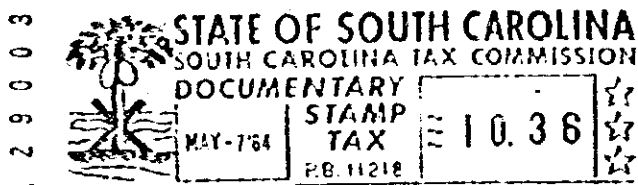
WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY FIVE THOUSAND EIGHT HUNDRED NINETY AND 77/100 (\$25,890.77) Dollars, which indebtedness is evidenced by Borrower's note dated April 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 15, 1994

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 in Glassy Mountain Township, near Oak Grove Church, Greenville County, South Carolina shown on plat made for Alvin Howard by W. N. Willis, Engineers, from field survey by S. D. Atkins, made October 3, 1968, showing courses and distances as follows: BEGINNING at a point near center of Lockhart Road 500.3 feet from S. C. Highway No. 116 at Howard and Turner corner, and running with center of Lockhart Road S 35-33 E 100.5 feet to a nail; thence S 72-00 W 290 feet to an iron pin; thence N 7-37 E 186 feet to Turner line and an old pin; thence S 87-14 E 193 feet to the beginning. Containing 0.72 acres, more or less, Plat recorded in Book ZZZ at Page 123.

ALSO, ALL that piece, parcel or lot of land in Glassy Mountain Township, Greenville County, South Carolina, lying East of Oak Grove Road, S. C. Highway No. 116, about one-half mile southwest of Oak Grove Church, shown and designated as 1.91 acres on plat made by C. A. Seawright, RLS for Andrew McClure, showing courses and distances as follows: BEGINNING on a nail in Oak Grove Road and running S 50-29 E 185.3 feet to an iron pin in line of Ming property (passing an iron pin 28 feet from nail in road); thence with Ming line S 7-25 W 186 feet to an old iron pin at Ming's corner; thence 7-45 W 211 feet to an iron pin; thence N 76-45 W 212 feet to a nail in Oak Grove Road; (passing an iron pin at 32 feet from nail in the road); thence with the center of the road the line N 13-19 E 267 feet to a nail; thence N 15-02 E 210.3 feet to the beginning.

This being the same property conveyed to Janet H. Nodine Culbreth, formerly Janet H. Nodine by deeds recorded in Deed Books 1006, page 361, 1056, page 886 and 1142, page 194 in the RMC Office for Greenville County. This being the same property conveyed to Carl Boyd Culbreth by deed to be recorded herewith.



which has the address of Oak Grove Road Greenville, South Carolina 29602 (herein "Property Address");

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements 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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