

RECEIVED

DEC 14 2021

V-21-0001
City of Johns Creek
Community Development

WHEN RECORDED PLEASE RETURN TO:
GOODWIN, HENDERSON & PAYNTER, P.C.
6320 Amherst Court
Norcross, Georgia 30092

Loan No. 1116011
GHP File #93-4357K

_____ [Space Above This Line For Recording Data] _____

SECURITY DEED

THIS SECURITY DEED ("Security Instrument") is given on **December 15, 1993**. The grantor is **KEITH W. FELDERMAN** ("Borrower"). This Security Instrument is given to **DIVIDEND MORTGAGE**, which is organized and existing under the laws of the **STATE OF GEORGIA**, and whose address is **10955 JONES BRIDGE ROAD, #131, ALPHARETTA, GEORGIA 30202**, ("Lender"). Borrower owes Lender the principal sum of **One Hundred Sixteen Thousand Four Hundred and 00/100'S *** Dollars (U.S.\$116,400.00)**. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **January 1st, 2024**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby grant and convey to Lender and Lender's successors and assigns, with power of sale, the following described property located in **FULTON County, Georgia**:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 240 OF THE 1ST DISTRICT, 1ST SECTION OF FULTON COUNTY, GEORGIA, BEING LOT 55, BLOCK "B" OF WATERFORD SUBDIVISION, UNIT II, SECTION II, AS PER PLAT RECORDED IN PLAT BOOK 176, PAGES 115-116, FULTON COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY THIS REFERENCE; BEING IMPROVED PROPERTY KNOWN AS 5485 TAYLOR ROAD ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN FULTON COUNTY, GEORGIA; AND BEING MORE PARTICULARLY SHOWN ON SURVEY PREPARED FOR KEITH W. FELDERMAN BY TRAVIS PRUITT & ASSOC., P.C. DATED DECEMBER 10, 1993.

which has the address of **5485 TAYLOR ROAD, ALPHARETTA, GEORGIA 30202**.

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
- 2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to