Jul 31 11 36 1999

STATE OF SOLTH CAROLINA. COUNTY OF GREENVILLE

SOUTH CAROLINA FHA F, RM N - 1115N her servester Let.

TO ALL WHOM THESE PRESENTS MAY CONCERN

Kenneth F. Lothridge and Sharon P. Lothridge

, hereinafter called the Mortgagor, send(s) greetings

WHEREAS, the Mortgager is well and truly indebted unto

CAMERON-BROWN COMPANY

, a corporation

, hereinafter organized and existing under the laws of North Carolina 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 FIFTEEN THOUSAND FOUR HUNDRED FIFTY

of Eight and one-half and interest being payable at the office of Cameron-Brown

*) per annum until paid, said principal per centum (8.50

), with interest from date at the rate

Raleigh, North Carolina 10

or at such other place as the holder of the note may designate in writing, in monthly installments of

One Hundred Eighteen and 81/100----- Dollars (5 118.81 1975, and on the first day of each month thereafter until commencing on the first day of September the principal and interest are fully pard, except that the final payment of principal and interest, if not sooner paid. shall be due and payable on the first day of August, 2005

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 train paid by the Mortgagee at and before the scaling 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 Mortragee, 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, lying situate and being known and designated as Lot No. 8, Block C, on a plat of property of H. K. Townes Subdivision, made by Pickell & Pickell Engineers, dated March 21, 1947, recorded in the RMC Office for Greenville County in Plat Book W, at page 13, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Alabama Avenue, at the joint front corner of Lots Nos. 7 and 8, and running thence with the common line of said lots S. 29-17 W. 200 feet to an iron pin; thence turning and running N. 60-43 W. 70 feet to an iron pin at the joint rear corner of Lots Nos. 8 and 9; thence turning and running with the common line of said lots N. 29-17 E. for 200 feet to an iron pin on the southeastern side of Alabama Avenue; thence turning and running with the line of Alabama Avenue S. 60-43 E. for 70 feet to the point of beginning.







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 serzed of the premises heremabove 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 doct 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 mutarity, it is a likeliker, that written notice of an intention to exercise such providers to given at least thirty 20 day progressivent