890x 1380 PASE 498

40

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

BARBARA J. HERRING and

DEBORAH L. HERRING Greenville, South Carolina

STATE OF SOUTH CAROLINA, ARE

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

WHEREAS, the Mortgagor is well and truly indebted unto Cameron-Brown Company

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 in Chick Springs township, Greenville County, S.C. and being designated as lot number 19, on plat of Cole Acres property of W. E. McCain, by Madison H. Woodward, R. E., recorded September 6, 1946 in Plat Book "P" at Page 73 in the RMC Office for Greenville County, S.C. and being more particularly described as follows:

BEGINNING at an iron pin on the S/S of Butler Avenue, at the joint front corner of lot numbers 18 and 19, thence along the S/S of Butler Avenue, S. 78-00 E. 118.2 feet to an iron pin; thence S. 30-00 W. 209.8 feet to an iron pin; thence along the line of lot number 20, N. 78-00 W. 49.4 feet to an iron pin, the joint rear corner of lots numbers 18 and 19; thence along the line of lot number 18, N. 10-46 E. 200.4 feet to the beginning corner, and being all of lot number 19, according to said plat.

This being the same property conveyed to the mortgagors herein by deed of Jeanette D. Ferguson and Horace M. Ferguson, of even date, to be recorded 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.