SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976)

## MORTGAGE

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: RUSSELL NEILD WESTMORELAND and

SUSAN WESTMORELAND Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

## CAMERON-BROWN COMPANY

, a corporation organized and existing under the laws of the State of North Carolina , hereinafter 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 Twenty-three Thousand Five Hundred Dollars (\$ 23,500.00 ), with interest from date at the rate 8) per annum until paid, said principal and no/100ths ---per centum ( and interest being payable at the office of Cameron-Brown Company, 4300 Six Forks Road, Raleigh, North Carolina 27609 or at such other place as the holder of the note may designate in writing, in monthly installments of One Dollars (\$ Hundred Seventy-two and 49/100ths ---commencing on the first day of May , 19 77 and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of

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:

April, 2007.

ALL that piece, parcel or lot of land, with all buildings and improvements thereon, situate, lying and being in Greenville County, South Carolina, on the southern side of Williams Road, being a portion of Lot No. 11 as shown on a plat entitled REVISION OF LOTS 11 THROUGH 16, T. WALTER BRASHIER SUBDIVISION, made by Webb Surveying and Mapping Company, dated March 1, 1974, recorded in Plat Book 5-D at page 32, and being more particularly shown on a plat entitled Property of James Herbert Watson, made by R. B. Bruce, R.L.S., dated July 3, 1975, recorded in Plat Book 5-M at page 125, and having according to the R. B. Bruce plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Williams Road at the joint front corner of Lots Nos. 11 and 12 and running thence along the southern side of Williams Road, N. 67-38 E., 100 feet to an iron pin; thence S. 11-59 E., 302.5 feet to an iron pin; thence S. 52-21 W., 53.3 feet to an iron pin; thence N. 21-30 W., 310.4 feet to an iron pin on the southern side of Williams Road, the point of Beginning.

The above property is the mortgagors by deed of Williams, Inc. by deed 1977 in Deed Book 1053 at

conveyed to the Molton, Allen & recorded March 21, page 49.

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.