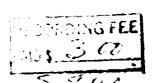
SOUTH CAROLINA
FHA FORM NO 1115M
(Rev. September 1972)



Greenville, South Carolina

shall be due and payable on the first day of

metes and bounds, to-wit:

MORTGAGE

Das time is exact in connection with more pages on sure time for the more than the resource of the Notice at Home more Act.

STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS WAY CONCERN: We, Ralph B. Sutherland and Katherine M. Sutherland

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

WHEREAS, the Mortgager is well and truly indebted unto CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC.

July 1, 2006

NOW, KNOW ALL MEN. That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, its successors and assigns, the following-described real estate situated in the County of Greenville

State of South Carolina: lying and being on the easterly side of Carriage Lane, near the City of Greenville, S. C., being known and designated as Lot No. 4 on Plat entitled "Section One, Brookwood Forest" as recorded in the RMC Office for Greenville County,

S. C., in Plat Book XX, at Page 97, and having, according to said Plat the following

BEGINNING at an iron pin on the easterly side of Carriage Lane, said pin being the joint front corner of Lots 3 and 4, and running thence with the easterly side of Carriage Lane N 11-30 E 100 feet to an iron pin, the joint front corner of Lots 4 and 5; thence with the common line of said lots S 78-30 E 159.9 feet to an iron pin, the joint rear corner of Lots 4 and 5; thence S 11-30 W 100 feet to an iron pin, the joint rear corner of Lots 3 and 4; thence with the common line of said lots N 78-30 W 160 to an iron pin, the point of beginning.

3.8.40



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

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.

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