Raleigh, N. C. 27609

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

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Alvin R. Smith and Diane J. Smith Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto CAMERON-BROWN COMPANY

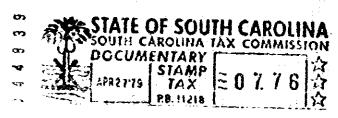
organized and existing under the laws of North Carolina , hereinafter called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of ---Nineteen Thousand Three Hundred Fifty and No/100 ------ Dollars (\$ 19,350.00 -----), with interest from date at the rate

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,

ALL that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, known as Lot No. 35 of a subdivision known as Crestwood, Inc., which plat is recorded in the RMC Office for Greenville County in Plat Book S, at Page 189, and being more particularly described in accordance with a plat prepared by J. L. Montgomery, III, RLS, for Alvin R. & Diane J. Smith, dated April 21, 1979, to-wit:

BEGINNING at a point in the edge of South Estate Drive, said point being the joint front corner of Lots 34 and 35; and running thence along the joint property line of Lot 34 N. 73-09 W. 151.21 feet to a point; thence N. 3-37 W. 169.32 feet to a point; thence along the joint property line of Lot 36 S. 49-16 E. 259.57 feet to a point, said point being the joint front corner with Lot 36; thence S. 43-21 W. 59.94 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Alpha I. Morgan dated April 16, 1979, and to be recorded of even date 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.

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