4300 Six Forks Rd. Raleigh, N. C. 27609

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MORTGAGE

mee to four-family providens. the National Housing Act.

WITH DEFERRED THTEREST AND INCREASING MONTHLY INSTALLMENTS STATE OF SOUTH CAROLINAL

COUNTY OF GREENVILL

TO ALL WHOM THESE PRESENTS MAY CONCERN:

BILLY GLENN SMITH, JR., AND LISA LYNNE KNIGHT

TRAVELERS REST, 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 South 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 Thirty-Six Thousand Nine Hundred Fifty and 00/100 ---Dollars (\$ 36,950.00

with interest from date at the rate of Fifteen and One Half per annum until paid, said principal and interest being payable at the office of

per centum (15.50

%)

Cameron Brown Company

in Raleigh, North Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of According to Schedule A on Said Note ** zdokox4xzxzxzxzxzxzxzxzxzxzxzxzx

. 19 82, and on the first day of each month thereafter until the princommencing on the first day of AUGUST cipal 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 JULY, 2012.

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 certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina and being shown and designated as Part Lot 2 and Part Lot 3 on a Plat of PROPERTY OF L. H. TANKERSLEY recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book PP at Page 115 and Plat of Lots Nos. 2 and 3, SUNNY ACRES recorded in Plat Book VV at Page 85, and having according to the latter Plat, the following metes and bounds, to-wit:

BEGINNING at a point on Parisview Drive at the joint front corner of Part Lot 2 and Part Lot 3 and Part Lot 2 and Part Lot 3 and running thence with said line N. 12-22 W. 157.7 feet to a point; thence running N. 80-00 E. 61.8 feet to a point; thence running S. 21-10 E. 181 feet to a point; thence running N. 87-25 W. 83.7 feet to a point; thence continuing S. 87-15 W. 9 feet to the point of beginning.

Derivation: Deed Book 1/69, Page 246 - Elizabeth B. Coleman, et. al

** Deferral of interest may increase the principal balance to \$41,181.24

Together with all and singular the rights, members, hareditaments, 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 tree and clear of all lians and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever detend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomseever lawfully claiming the same of any part thereof.

The Mortgago, covenants and agrees as follows:

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1. That he will promptly pay the principal of an interest on the indebtedness evidenced by the said note, at the times and in the paramet berein provided. Privilege is reserved to pay the del t in whole, or in an emount equal to one or more monthly perments on the principal that are next one on the note, on the first new or any month prior to materity, provide k how, i.e. r. that written notes or a first order to every select harmonege is given at least them. Object is product to produce the

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