## **MORTGAGE**

VOL 1645 PAGE 502

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Johnny E. Nance and JoAnn Nance Greenville, South Carolina

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

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

, a corporation 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 Fifty-Nine Thousand Two Hundred and No/100ths Dollars (\$ 59,200.00 ),

per centum ( 13.00 thirteen with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of Cameron-Brown Company, 4300 in North Carolina 27609 Six Forks Road, Raleigh or at such other place as the holder of the note may designate in writing, in monthly installments of Dollars (\$ 654.87 Six Hundred Fifty-Four and 87/100ths , 19 84, and on the first day of each month thereafter until the princommencing on the first day of March 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 February, 2014

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, with all improvements thereon, situate, lying and being on the north side of Panorama Court in Gantt Township, Greenville County, State of South Carolina, being shown and designated as Lot No. 8 on a plat of Plantation Estates, made by Dalton and Neves, Engineers, dated December 1963, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book PPP at page 127, reference to said plat is craved for a metes and bounds description.

This being the same property conveyed to the Mortgagors herein by deed from David S. Donald, Jr. and Emily K. Donald dated January 26, 1984, and recorded simultaneously herewith in Deed Book /205 at page /85, in the RMC Office for Greenville County, South Carolina.

THE RIDER ("RIDER") ATTACHED HERETO AND EXECUTED OF EVEN DATE HEREWITH IS INCORPORATED HEREIN AND THE COVENANTS AND AGREEMENTS OF THE RIDER SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS MORTGAGE, DEED OF TRUST, OR DEED TO SECURE DEBT AS IF THE RIDER WERE A PART HEREOF.

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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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.

Replaces Form FHA-2175M, which is Obsolete

HUD-92175M (1-79)