FILED GREENVILLE CO. S. C.

SOUTH CAROLINA FHA FORM NO. 2175m (Rev. March 1971)

MORTGAGE

500x 1235 PASE 412

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

OLLIE FARHSWORTH STATE OF SOUTH CAROLINA,) R.H.C. COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

NETTIE S. CHAPPELL

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 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 Sixteen Thousand Two Hundred Fifty

and No/100----- Dollars (\$ 16,250.00), with interest from date at the rate seven of per centum (7 %) per annum until paid, said principal and interest being payable at the office of 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 One Hundred , 1972 , and on the first day of each month thereafter until commencing on the first day of August

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 July, 2002.

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 piece, parcel or lot of land in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 70 on a plat of Section 1 of Rockvale, which plat is recorded in the RMC Office for Greenville County in Plat Book QQ at page 108, and also being shown on a more recent plat of Property of Nettie S. Chappell, dated June 1, 1972, prepared by Carolina Surveying Company and having, according to the more resent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Sandra Street, joint front corner of Lots 69 and 70 and running thence along the edge of Sandra Street, S. 1-58 E. 87 feet to an iron pin at the intersection of Sandra Street and Kenmore Drive; thence with said intersection, S. 38-02 W. 13.4 feet to an iron pin on the northern edge of Kenmore Drive; thence along the northern edge of Kenmore Drive, N. 86-01 W. 152.3 feet to an iron pin at the joint corner of Lots 70 and 31 A; thence with the line of Lot No. 31 A, N. 1-58 W. 80.5 feet to an iron pin at the joint rear corner of Lots 69 and 70; thence with the line of Lot No. 69, N. 88-02 E. 160 feet to the point of beginning.

This is the same property conveyed to the Mortgagor by deed of Joe Edward Davis and Brenda Davis of even date to be recorded 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; and, provided, further, that in the event the debt is paid in full prior to maturity and