Ess 12 4 45 PHMORTGAGE

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

(Rev. September 1972) CORNIE S. TANKERSLEY MAIL TO 18.H.C. STATE OF SOUTH CAROLINA,

COUNTY OF GREENVILLE

SOUTH CAROLINA

FHA FORM NO. 2175M

GADDY & DAVENPORT P. O. BOX 10267. GREENVILLE, S. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Sammy L. Carter and Margaret 8. Carter

of

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Greenville, South Carolina

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

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

, a corporation , hereinafter North Carolina organized and existing under the laws of 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 Twenty Six Thousand Fifty and no/100), with interest from date at the rate Dollars (\$26,050.00 per centum (--7 3/4--%) per annum until paid, said principal of Seven and 3/4---and interest being payable at the office of Cameron-Brown Company, 4300 Six Forks Road in Raleigh, North Carolina 27609 or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred ____ Dollars (\$ 186.78 Eighty-Six and 78/100-----, 1976, and on the first day of each month thereafter until commencing on the first day of May 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 April, 2006.

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 lying in the State of South Carolina, Greenville County, located on the southeastern side of Dunham Bridge Road, being shown and designated as the southernmost of three lots on a plat of the Property of Holloway Construction Company dated March 21, 1972 prepared by Campbell & Clarkson Surveyors, Inc. and being further shown on a more recent plat entitled Property of Sammy L. Carter and Margaret B. Carter, dated March 10, 1976, prepared by Campbell & Clarkson Surveyors, Inc., recorded in the R.M.C. Office for Greenville County in Plat Book 5-Q , at Page 107, and having the following courses and distances, to-wit: BEGINNING at an iron pin on the southeastern side of Dunham Bridge Road, said iron pin being located approximately 1019 feet S. 25-45 W. from the southeastern side of the intersection of Dunham Bridge Road and Dogwood Lane at the joint front corner of Lots 1-A and 2-A, and running thence with the common line of said lots, S. 63-07 E. 241.4 feet to an iron pin on the joint rear corner of said lots; thence running S. 55-02 W. 113.7 feet to a point on the property line of property now or formerly owned by Arrowood; thence running N. 63-07 W. 185.3 feet to an iron pin on the southeastern side of Dunham Bridge Road; thence running along the southeastern side of Dunham Bridge Road, N. 25-45 E. 100 feet to an iron pin, the point of beginning.

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:

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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.