SOUTH CAROLINA FHA FORM NO 2175M hev Begrender 1971

STATE OF SOUTH CARODONNIESS, TANKERSLEY COUNTY OF COUNTY OF COUNTY OF Greenville

TO ALL MIONETHESE PRESENTS WAY CONCERN

KENNETH LAMAR SKELTON AND JUANITA H. SKELTON , hereinafter called the Mortgagor, send(s) greetings: Greenville, South Carolina

WHI REAS the Montgager is well and truly indebted unto

CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC.

South Carolina

.a corporation , hereinafter

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 in corporated herein by reference, in the principal sem of NINETEEN THOUSAND THREE HUNDRED FIFTY

AND NO/100 - - - - - - - Dollars (\$ 19,350.00) ), with interest from date at the rate eight and three-fourths per centum : 8-3/4 % per annum until paid, said principal Carolina National Mortgage Investment Co., Inc. and interest being payable at the office of Charleston, South Carolina

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Fifty-Two and 28/100 - - - - - - - Dollars (\$ 152.28 . 19 76, and on the first day of each month thereafter until commencing on the first day of June 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 May. 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 scaling 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, located, lying and being in Chick Springs Township, in the County of Greenville, State of South Carolina, and shown as Lot 128, Churchill Avenue, on Plat entitled Pleamont Estates, recorded in the RMC Office for the State and County as aforesaid, in Plat Book M, at page 123, which property has, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the southeastern corner of the intersection of Churchill Avenue, (now Ivydale Drive) and Omar Avenue, thence with the South side of Churchill Avenue (now Ivydale Drive) S. 66 E. 60 feet to an iron pin at the corner of Lot 129; thence running with the line of Lot 129, S. 24 W. 175 feet to a pin; thence N. 66 W. 60 feet to an iron pin on the East side of Omar Avenue; thence with the East side of Omar Avenue, N. 24 E. 175 feet to the beginning corner.



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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