This firm is used in connection once to four-family provisions of the National Housing Act.

## MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF

on the first day of

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JANICE N. DUNCAN

EASLEY, SOUTH CAROLINA,

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

WHEREAS, the Mortgagor is well and truly indebted unto

NOVEMBER, 2009.

CAMERON-BROWN COMPANY

, a corporation , hereinaster 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 FIVE THOUSAND NINE HUNDRED AND NO/100 Dollars (\$ 25,900.00

EIGHT per centum ( %) 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 in RALEIGH, NORTH CAROLINA, 27609 4300 SIX FORKS ROAD

or at such other place as the holder of the note may designate in writing, in monthly installments of ONE HUNDRED Dollars (S 190.05 NINETY AND 05/100 . 1979, and on the first day of each month thereafter until the princommencing on the first day of DECEMBER cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable

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, situate and being in the State of South Carolina, County of Greenville, being known and designated as Lot 47, Cochran Heights Subdivision according to plat of survey by Piedmont Engineers and Architects dated June 4, 1968, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 3-W, at page 21, and being resurveyed by Robert R. R.L.S. #3615, on October 12, 1979, for Janice N. Duncan, reference to which surveys are hereby prayed for a more complete and accurate description thereof.

This being the same property conveyed to the Mortgagor by deed of K. Wayne Sexton and recorded simultaneously herewith.

Together with all and singular the rights, members, hereditaments, and apportenances 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 blighting 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 Amanner 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.

HUD-92175M (1-79)

Ō