SOUTH CAROLINA FHA FORM NO. 21754 (Rev. Seprember 1972:

GREENVILLE CO.S.C.

4 c2 FH 175

ECHRIE S. TANKERSLEY TO ALL WHOM THESE PRESENTS MAY CONCERN: R.B.C.

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This form is used in connection

with morigages insured under the

the National Housing Act.

Greenville, South Carolina

STATE OF SOUTH CAROLINA.

COUNTY OF GREENVILLE

Joseph A. Zyki, Jr. . hereinafter called the Mortgagor, send(s) greetings:

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WHEREAS, the Mortgagor is well and truly indebted unto

Cameron-Brown Company of Raleigh, North Carolina

organized and existing under the laws of organized and existing under the laws of ... Horth Carolina ... heyenthere the Morigagee, 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 Seventeen Thousand Nine Hundred and and interest being payable at the office of Cameron-Brown Company County, South Carolina, in Plat Book 4N, page 21, reference to wnich is hereby craved for the metes and bounds thereof.

DAY OF Nov. 1977 5 Withess:

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

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple abforever. solute, 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. Frivilege 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.