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SOUTH CAROLINA FHA FORM NO. 2175a (Rev. Morch 1971)

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

STATE OF SOUTH CAROLINA,

184 rue 573

COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Mary Theresa Harper

Greenville County

, hereinafter called the Nortgagor, send(s) greetings: WHEREAS, the Mortgagor is well and truly indebted unto The Lomas and Nettleton Company, a

Connecticut corporation, with principal place of business at 175 Orange Street, New , a corporation Haven, Conn. 06510 , hereinaster called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-Connecticut corporated herein by reference, in the principal sum of Nine Thousand One Hundred and No/100----Dollars (\$ 9,100.00 Carvillia, and being snown as Lot No. 418 on a plat of Section Two, Abney Hills, recorded in the RMC Office for Greenville County in Plat Book QQ, Page 59.

The grantor(s) covenant(s) and agree(s) that so long as this Deed of Trust, Security Deed, or Mortgage whichever is applicable, and the Note secured hereby are guaranteed under the Servicemen's Readjustment Act, or insured under the provisions of the National Housing Act, whichever is applicable, he will not execute or file for record any instrument which imposes a restriction upon the sale or occupancy of the subject property on the basis of race, color or creed. Upon violation of this covenant, the note holder may, at its option, declare the unpaid balance of the debt secured hereby immediately due and payable.

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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 Mortgago: 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