SOUTH CAROLINA FHA FORM NO. 2175m (Rav. March 1971) CREENVILLE CO. S. C. RTGAGE

OLLIE FARKSWORTH

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, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DAVID S. BALLARD

Greenville County, S.C.

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

WHEREAS, the Mortgagor is well and truly indebted unto

CAMERON-BROWN COMPANY

organized and existing under the laws of North Carolina , hereinafter 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 SEVENTEEN THOUSAND FIFTY AND NO/100
Dollars (\$ 17,050.00 ), with interest from date at the rate of Seven --- per centum ( 7--- %) per annum until paid, said principal

and interest being payable at the office of Cameron-Brown Company

in Raleigh, North Carolina
or at such other place as the holder of the note may designate in writing, in monthly installments of ONE
HINDRED THIRTEEN AND 55/100

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 in the State of South Carolina, County of Greenville being shown and designated as property of David S. Ballard dated June 16, 1972 prepared by Carolina Surveying Company and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern edge of Havendale Drive which point is 1,493 feet more or less in a southeasterly direction from the intersection of Havendale Drive and Cliffwood Court, said point being the joint front corner of Lots 11 and 12 and running thence with the line of Lot 12, N. 29-33 E. 200 feet to an iron pin; thence S. 60-27 E. 120 feet to an iron pin at the joint rear corner of Lots 10 and 11; thence with the line of Lot 10, S. 45-21 W. 203.2 feet to an iron pin on the northern edge of Havendale Drive; thence with the northern edge of Havendale Drive, N. 70-12 W. 22.4 feet to an iron pin; thence continuing with Havendale Drive, N. 60-27 W. 45 feet to the point of beginning.

This is the identical property conveyed to the mortgagor by deed of A. J. Prince Builders, Inc. by deed of even date.

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 exercised.

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; and, provided, further, that in the event the debt is paid in full prior to maturity and