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ELIZABETH RIDDLE
R.M.C.
MORTGAGE

BOOK 1241 PAGE 113

SOUTH CAROLINA
FHA FORM NO. 2175m
(Rev. March 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, }
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, James Edward McDonald and Dorothy C. McDonald of Greenville, Greenville County, S. C., hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Cameron-Brown Company

a corporation 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 -----Eleven Thousand Five Hundred Fifty and no/100----- Dollars (\$11,550.00), 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 ----- Seventy Six and 92/100----- Dollars (\$ 76.92), commencing on the first day of September, 1972, and on the first day of each month thereafter until 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 August, 2002

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 lots of land, situate, lying and being on the north side of Pleasant Ridge Avenue, in the City of Greenville, and being known and designated as the eastern one-half (1/2) of Lot 6 and the western one-half (1/2) of Lot 5, as shown on a plat of Pleasant Valley, made by Dalton & Neves, April, 1946, and recorded in the RMC Office for Greenville County in Plat Book P, at Page 93, reference to said plat being craved for a complete and detailed description thereof. Said plat being incorporated herein and made a part hereof by reference. And having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on the north side of Pleasant Ridge Avenue in the center of the front line of Lot 6, said pin being 384.5 feet east from the northeast corner of Pleasant Ridge Avenue and Long Hill Street; and running thence through the center of Lot 6 N. 0-08 W. 160 feet to an iron pin; thence N. 89-52 E. 60 feet to an iron pin in the center of the rear line of Lot 5; thence through the center of Lot 5 S. 0-08 E. 160 feet to an iron pin on the north side of Pleasant Ridge Avenue, in the center of the front line of Lot 5; thence along the north side of Pleasant Ridge Avenue S. 89-52 W. 60 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; and, provided, further, that in the event the debt is paid in full prior to maturity and