

FILED
GREENVILLE CO. S. C.

JUL 7 2 54 PM '72
SOUTH CAROLINA
FHA FORM NO. 2175m
(Rev. March 1968)
ELIZABETH RIDDLE
STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE } ss:

MORTGAGE

This form is made in connection with mortgage interest which the user is four-family program of the National Housing Act

TO ALL WHOM THESE PRESENTS MAY CONCERN:

James E. Mills, Jr. and Sandra Lee Mills
Greenville, South Carolina hereinafter called the Mortgagee send(s) greetings

WHEREAS, the Mortgagor is well and truly indebted unto
CAMERON-BROWN COMPANY

North Carolina. a corporation hereinafter 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 Thirteen Thousand Five Hundred Fifty and No/100-----Dollars (\$13,450.00) with interest from date of the date of seven per centum (7%) per annum with 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 Eighty Nine and 58/100-----Dollars (\$89.58) commencing on the first day of August 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 July, 2002.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the abovesaid debt and to 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 lot of land in the State of South Carolina, County of Greenville being known and designated as Lot No. 23 on a plat of Kentland Park recorded in the R.M.C. Office for Greenville County in Plat Book XX at pages 44 and 45 and having such metes and bounds as appear by reference to said plat. Said lot fronts on the Northeasterly edge of Oak Drive a total distance of 75 feet.

This is the identical property conveyed to the Mortgagees by deed of Charles G. James and Martha B. James of even date to be recorded herewith.

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 or may 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 heretofore 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