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**SOUTH CAROLINA** FHA FORW NO. 21754 (Rev. September 1972)

This fam is used in connection this form is used in connecessors the 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:

R. Alan Schmeelk and Kathryn E. Schmeelk , 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 Twelve

called the Nortgagee, 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 Twenty-Six Thousand One Hundred

Description of Twenty-Six Thousand On %) per annum until paid, said principal per centum ( 12

Cameron-Brown Company and interest being payable at the office of in Raleigh, NC

or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Sixty-Eight and 47/100---------- Dollars (\$ 268.47 , 1980, and on the first day of each month thereafter until commencing on the first day of October 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 September 2010

NOT, KNOT 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 State of South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, City of Greenville, being known and designated as Lot No. 222 of a subdivision known as Augusta Road Ranches as shown on plat thereof made by Freeland & Associates, dated August 28, 1980 as recorded in the RMC Office for Greenville County in Plat Book 8-E at Page 15, and having the following metes and bounds,

BEGINNING at an iron pin on the South side of Gatling Avenue at the joint front corner of Lot No. 263 and Lot No. 222, which point is approximately 124.0 feet West from the intersection of Gatling Avenue and Long Hill Street, and running thence along Gatling Avenue N. 89-47 E. 60.0 feet to an iron pin; thence along the line of Lot No. 223, S. 0-13 E. 140.0 feet to an iron pin; thence along the line of Lot No. 220, S. 89-47 W. 60.0 feet to an iron pin; thence N. 0-13 W. 140.0 feet to the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Southern Investments, a Partnership as recorded in Deed Book //32 at Page 452 on Sept. 2, 1980 in the RMC Office for Greenville County, S.C. , 1980 in the RMC Office for

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 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.