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MORTGAGE

1517-462
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: We, EARL H. CARTER, JR. and VERONICA DODD

Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto CAMERON-BROWN COMPANY, 4300 Six Forks Road, Raleigh, North Carolina, 27609

, a corporation organized and existing under the laws of The State 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 FIFTEEN THOUSAND, THREE HUNDRED and No/100----- Dollars (\$ 15,300.00),

with interest from date at the rate of THIRTEEN----- per centum (13 %) per annum until paid, said principal and interest being payable at the office of Cameron-Brown Company 4300 Six Forks Road in Raleigh, North Carolina, 27609 or at such other place as the holder of the note may designate in writing, in monthly installments of ONE HUNDRED AND SIXTY NINE and 25/100----- Dollars (\$ 169.25), commencing on the first day of November, 19 80, 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 October, 2010.

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 piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, on the western side of Virginia Avenue, being shown and designated as Lot No. 55 on plat of HIGHLAND, according to plat thereof recorded in the RMC Office for Greenville County in Plat Book C at Page 146, and being further shown on a more recent plat by Freeland & Associates, dated September 19, 1980, entitled "Property of Earl H. Carter, Jr. and Veronica Dodd," and having, according to said latter plat, the following metes and bounds, to-wit:

BEGINNING at a stake on the western side of Virginia Avenue, joint front corner with Lot 54, and running thence along the common line with Lot 54, S. 74-50 W. 115.30 feet to a stake on the P & N Railroad right-of-way; thence with said right-of-way, N. 4-54 E. 85.15 feet to a pin, joint rear corner of Lots 55 and 56; thence along the common line of said lots, N. 74-50 E. 86.06 feet to a stake on the western side of Virginia Avenue; thence along said Avenue, S. 15-10 E. 80 feet to a stake, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of George Hammond, dated September 24, 1980, and recorded simultaneously 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 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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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.

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