

MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

DONNIE J. TANKERSLEY WITH DEFERRED INTEREST AND INCREASING MONTHLY INSTALLMENTS

STATE OF SOUTH CAROLINA, COUNTY OF

TO ALL WHOM THESE PRESENTS MAY CONCERN: LARRY A. HOWARD AND CYNTHIA V. HOWARD

GREENVILLE COUNTY, SOUTH CAROLINA, 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 Thirty Thousand and 00/100

Dollars (\$ 30,000.00),

with interest from date at the rate of Fourteen per centum (14.00 %) 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 According to Schedule A on Said Note

commencing on the first day of NOVEMBER, 1982, 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, 2012.

Deferral of interest may increase the principal balance to \$33,005.99.

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 (53) 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 Chick Springs Township, County of Greenville, State of South Carolina, shown as 1.99 acres on plat prepared by Freeland & Associates, dated September 23, 1982, entitled Survey for Larry A. Howard and Cynthia V. Howard, recorded in Plat Book 9-0 at page 38, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a nail in the center of a County Road, and running along the line of property of Nancy Howard, S. 66-45 W., 270.0 feet to an old iron pin; thence turning and running N. 49-25 W., 224.0 feet to a nail near the center of Hammetts Bridge Road; thence turning and running N. 25-15 E., 31.3 feet to a nail on the northerly side of Hammett's Bridge Road; thence crossing over Hammett's Bridge Road and running N. 51-45 E., 255.0 feet to an old iron pin on the easterly side of Hammett's Bridge Road; thence running N. 64-15 E., 99.0 feet along the line of Hammett, to a nail in the center of a County Road; thence turning and running along said County Road, S. 23-15 E., 292.0 feet to a nail in the center of said Road, being the point and place of beginning.

This is the identical property conveyed to the mortgagors by deed of Alvin C. Howard and Martha W. Howard, to be recorded of even date 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 whosoever 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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