4300 Six Forks Road Raleigh, NC 27609

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

COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JERRY A. PENNINGTON and PATRICIA S. PENNINGTON

of

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THE PROPERTY OF

Simpsonville, South Carolina

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

Cameron-Brown Company

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 tract of land in Greenville County, State of South Carolina being located on the southeasterly side of S.C. Highway 417 and having, according to plat of property of Jerry A. Pennington and Patricia S. Pennington prepared by R. B. Bruce, R.L.S., dated February 11, 1983 has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeasterly side of S.C. 417 at joint line of property now or formerly of Bernington and running thence with the southeasterly side of S.C. Highway 417 N. 43-04 E. 200 feet to an iron pin; thence with the line of property now or formerly of Coldsmith S. 55-50 E. 200 feet to an iron pin; thence with line of property now or formerly of James Albert Pennington S. 43-00 W. 201.6 feet to an old iron pin; thence with line of property now or formerly of Bernington N. 55-23 W. 200 feet to the beginning corner, containing, according to said plat, 0.91 acres, more or less.

This being the same property conveyed to the Mortgagors herein by deed of James Albert Pennington, et al, of even date, to be recorded herewith.

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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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