

MORTGAGEE'S ADDRESS:
4300 Six Forks Road
RALEIGH, NORTH CAROLINA 27609

FILED
GREENVILLE, S.C.
MORTGAGE

VOL 1030 PAGE 497

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

ss: JONNE L. HAMERSLEY
R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN: RICKEY L. RICHARDSON AND KAREN H. RICHARDSON

PIEDMONT, SOUTH CAROLINA, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

CAMERON-BROWN COMPANY, a corporation
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-FIVE THOUSAND TWO HUNDRED FIFTY AND NO/100-----
Dollars (\$ 35,250.00),

with interest from date at the rate of THIRTEEN per centum (13.00 %)
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 THREE-HUNDRED EIGHTY-
NINE AND 94/100-----Dollars (\$ 389.94),
commencing on the first day of JUNE, 19 84, and on the first day of each month thereafter until the prin-
cipal 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 May, 2014

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, bar-
gained, 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, situate lying and being in the
County of Greenville, State of South Carolina and being shown and designated as Lot
170 on a plat of Rockvale recorded in Plat Book "QQ" at Page 109, R.M.C. Office,
Greenville County, South Carolina, and having, according to said plat, the
following metes and bounds, to-wit:

BEGINNING at a point on Helen Drive at the joint front corner of Lots Nos. 170
and 171 and running thence with said common line N. 88-02 E. 190.0 feet to a
point; thence running S. 1-58 E. 75.0 feet to a point; thence running S. 88-02
W. 190.0 feet to a point; thence running with Helen Drive N. 1-58 W. 75.0 feet to
the point of beginning.

Derivation: Deed Book 1211, Page 690 Judy L. Saxon McCall 5/2/84

**THE RIDER ("RIDER") ATTACHED HERETO AND EXECUTED OF EVEN DATE HERewith IS
INCORPORATED HEREIN AND THE COVENANTS AND AGREEMENTS OF THE RIDER SHALL AMEND
AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS MORTGAGE, DEED OF TRUST,
OR DEED TO SECURE DEBT AS IF THE RIDER WERE A PART HEREOF.**

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 encum-
brances 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 pay- ments on
the principal that are next due on the note, on the first day of any month prior to maturity; *provided, however*, that w- notice
of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.