GREENVILLE CO. S. C. MORTGAGE FHA FORM NO. 2175M FHA FORM NO. 2175M [1] [32 [1] 17 [18ev. September 1976) [1] [32 [1] 17

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

STATE OF SOUTH CAROLINAL COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DAVID BRUCE ANDRUS AND JOYCE C. ANDRUS GREENVILLE, SOUTH CAROLINA , hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto CAMERON-BROWN COMPANY, RALEIGH, NORTH CAROLINA

, 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 Twenty-Thousand, Eight Hundred Fifty and 00/100 ----- Dollars (\$20,850.00)), with interest from date at the rate of Eight and one-half ---- per centum (8-1/2 %) 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 One-Hundred Sixty and 34/100 ------Dollars (\$ 160.34 AUGUST , 19 77, and on the first day of each month thereafter until commencing on the first day of * 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 JULY, 2007

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 lot of land situate, lying and being near the City of Greenville, County of Greenville, State of South Carolina on the south side of Derwood Lane aka Durwood Circle and being known and designated as Lot 35, Sharon Park, plat of which is recorded in the RMC Office for Greenville, South Carolina in Plat Book EE, Page 130, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the south side of Derwood Lane aka Durwood Circle, at the joint corner of Lots 35 and 36 and runs thence along theline of Lot 36 S. 0-11 E. 185 feet to an iron pin; thence S. 89-49- W. 90 feet to an iron pin; thence N.O-11 W. 185 feet to an iron pin on the South side of Derwood Lane aka Durwood Circle; thence along Derwood Lane aka Durwood Circle N. 89-49 E. 90 feet to the beginning.

This being the identical property conveyed to the Mortgagor by deed of Calvin Vernon Robinson and Linda M. Robinson to be recorded with this mortgage. Calvin Vernon Robinson and Linda M. Robinson acquired title by deed of William A. Thompson and Dorothy B. Thompson by deed dated and recorded April 17, 1972 in Deed Book 941 at page 217.

Mortgagor's Mailing Address is 10 Durwood Circle, Greenville, SC

TMS - B8.3-1-41

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 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.