
MORTGAGE

and state of the second section is the second of the second secon

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 GONCERN: 1 65 FH 180

Francis Steven Dowling and Phyllis J. Stuckey

Greenville County, South Carolina

hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Cameron-Brown Company

, a corporation , hereinafter organized and existing under the laws of the State of North Carolina 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-two Thousand Fifty and no/100-----______Dollars (\$22,050.00------),

with interest from date at the rate of Twelve---- per centum (----- 12 %) 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 Two Hundred Twenty-commencing on the first day of August .1980, 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 July, 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 certain piece, parcel or lot of land, with all improvements thereon situate, lying and being on Cambridge Avenue, Greenville County, South Carolina, as shown on a plat thereof entitled "Property of Francis Steven Dowling & Phyllis J. Stuckey" dated May 29, 1980, prepared by Jones Engineering Service, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the Western side of Cambridge Avenue, said point being 350 feet more or less North of Franklin Road, and running thence, S. 88-00 E., 247.7 feet to an old iron pin on the line of property now or formerly owned by Bishop; thence with the line of said Bishop property, N. 0-30 W., 62 feet to an iron pin; thence continuing with the line of property now or formerly owned by Bishop, N. 87-04 W., 232 feet to an iron pin on the Western side of Cambridge Avenue; thence with the Western side of Cambridge Avenue, S. 10-50 W., 84 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed from David K. Jackson, Helen A. Jackson, Samuel F. Austin and Betty Jo Austin, Dated June 3, 1980, and recorded herewith.

Mortgagee's mailing address: 4300 Six Forks Road P.O. Box 18109 Raleigh, NC 27619

Together with all and singular the rights, members, he reditaments, and appurtenances to the same belonging or in any way incident or apper taining, 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.

HUD-92175M (1-79)