

SOUTH CAROLINA
FHA FORM NO. 2175V
(Rev. September 1976)

MORTGAGE

This form is used in connection with mortgages insured under the National Housing Act.

FILED
GREENVILLE CO. S. C.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN: Gerald F. Bridges and Vicki G. Bridges

Greenville County, South Carolina hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Aiken-Speir, Inc.

organized and existing under the laws of the State of South 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-Four Thousand Seven Hundred and No/100 Dollars (\$ 24,700.00), 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 Aiken-Speir, Inc., 265 West Cheves Street in Florence, South Carolina 29501 or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Eighty-Nine and 94/100 Dollars (\$ 189.94), commencing on the first day of April, 1978, 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 March, 2008.

NOT KNOWN 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 piece, parcel or lot of land in the Town of Fountain Inn, County of Greenville, State of South Carolina, situate, lying and being on the southern side of Alice Street and being shown and designated as Lot No. 52 on a plat of SUNSET HEIGHTS Subdivision, recorded in the RMC Office for Greenville County in Plat Book 00 at Page 314, and being more recently shown on a plat entitled "Property of Gerald F. Bridges and Vicki G. Bridges", dated February 16, 1978, prepared by Carolina Surveying Company, recorded in the RMC Office for Greenville County in Plat Book 6N at Page 31, and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Alice Street, joint front corner of Lots 52 and 53, said iron pin being approximately 280 feet from the intersection of Alice Street and Looneybrook Drive and running thence with the common line of said Lots, S.24-00 E. 257.4 feet to an iron pin; running thence S.88-40 W. 110.0 feet to an iron pin; running thence N.23-07 W. 226.7 feet to an iron pin on the southern side of Alice Street; running thence with the southern side of said Street, N.73-22 E. 100 feet to the point of beginning.

THIS is the same property as that conveyed to the Mortgagors herein by deed from Rowland W. Black and Mary M. Black recorded in the RMC Office for Greenville County on February 20, 1978.

THE mailing address of the Mortgagee herein is P. O. Drawer 391, Florence, South Carolina 29501.

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.

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