

SOUTH CAROLINA  
FHA FORM NO. 2175M  
(Rev. September 1972)

**MORTGAGE**

This instrument is subject to the provisions of the National Housing Act, as amended, and the regulations thereunder.

10/13 2 12 PM '76  
LAWYER S. TANKERSLEY

STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

**DAVID M. GARRETT AND VIRGINIA L. GARRETT** of  
Greer, S. C. 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 in-  
corporated herein by reference, in the principal sum of **Twenty-Eight Thousand Fifty and No/100**  
----- Dollars (\$ **28,050.00** ), 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  
**Two Hundred Fifteen and 70/100** ----- Dollars (\$ **215.70** ),  
commencing on the first day of **August**, 19 **76**, 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, 2006**,

**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 Mort-  
gagor 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, with the buildings and improvements thereon, situate, lying and being near the Town of Greer, Greenville County, State of South Carolina, being known and designated as Lot 1 on Plat of Property of David M. Garrett and Virginia L. Garrett which plat is recorded in the RMC Office for Greenville County, in Plat Book 5-U, page 2, and having, according to said plat, the following metes and bounds, to-wit:**

**BEGINNING at an iron pin on the Westerly side of American Legion Road at corner of Lot No. 2; and running thence N. 72-53 W. 150 feet to a point; thence N. 82-53 W. 185 feet to a point on Frohawk Creek; thence with the center of the creek as the line N. 29-13 W. 55.70 feet to a point; thence N. 43-21 W. 145.4 feet to an iron pin; thence S. 72-17 E. 510.71 feet to an iron pin on American Legion Road; thence along American Legion Road S. 14-19 W. 80 feet to an iron pin, the point of beginning.**



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.

0 8 3 4  
4328 RV-2J