

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

GREENVILLE CO. S. C. MORTGAGE

BOOK 1373 PAGE 885

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

JUL 20 5 01 PM '76
S. TANKERSLEY
R.H.C.
Cameron-Brown Company
4300 Six Forks Road
Raleigh, North Carolina 27609

TO ALL WHOM THESE PRESENTS MAY CONCERN:

HENRY W. and LILLIE MAE IRBY
Greenville, South Carolina

of
, 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 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 FIFTEEN THOUSAND EIGHT HUNDRED FIFTY AND no/100 Dollars (\$ 15,850.00), with interest from date at the rate of Eight and One-Half per centum (8 ½ %) per annum until paid, said principal and interest being payable at the office of Cameron-Brown Company in Greenville, South Carolina

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Twenty-One and 89/100 Dollars (\$ 121.89), commencing on the first day of September, 1976, 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 August, 2006

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 piece, parcel or lot of land situate, lying and being on the eastern side of Longhill Street, in the City of Greenville, County of Greenville, State of South Carolina, and known and designated as a portion of lots 245 and 246 of the subdivision known as Pleasant Valley, plat of which is recorded in the RMC Office for Greenville County in plat book P at page 92 and according to said plat has the following metes and bounds, to wit:

BEGINNING at an iron pin on the eastern side of Longhill Street, said pin being located 145 feet south from an iron pin at the southeastern corner of the intersection of Longhill Street and Potomac Avenue and running thence N. 89-52 E., 69.5 feet to an iron pin; running thence S. 0-08 E., 90.8 feet to an iron pin in the rear line of lot 246; running thence along the rear line of lots 245 and 246, S. 61-57 W., 78.6 feet to an iron pin on the eastern side of Longhill Street; running thence with the eastern side of said Street, N. 0-08 W., 127.6 feet to an iron pin, being the point of beginning.

This is the same property conveyed to the mortgagors by Deed dated July 28, 1976 and recorded in Deed Book 1040 at Page 360 in the R.M.C. Office for Greenville County, South Carolina, Grantor George O'Shields Builders, Inc.

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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