

Loan No. 41898-F

FILED
GREENVILLE CO. S. C.

1330 4446

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

MORTGAGE

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 } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: MARK S. RICHARDSON and PATRICIA S.

RICHARDSON of
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, a corporation 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 Seventeen Thousand Nine Hundred and no/100 Dollars (\$ 17,900.00), with interest from date at the rate of eight per centum (8 %) per annum until paid, said principal and interest being payable at the office of Aiken-Speir, Inc., P. O. Box 391, 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 Thirty-one and 35/100ths Dollars (\$ 131.35), commencing on the first day of April, 1977, 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, 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 lot of land in the County of Greenville, State of South Carolina, being known and designated as Lot No. 14 as shown on plat of Section Two, Coachman Estates, as shown on plat recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-R, page 29, and having according to said plat the following courses and distances, to-wit:

BEGINNING at an iron pin on the turn-around of Cadillac Court the joint front corner of Lots 13 & 14; thence with the joint line of said lots N. 79-23 E. 200.2 feet to an iron pin in the center of a 25 ft. sanitary sewer easement, in the rear line of Lot No. 32; thence with thence with the center of said easement and the rear line of Lots 32 & 31, S. 28-19 E. 110 feet to an iron pin; thence S. 4-08 W. 35 feet to an iron pin rear corner of Lots No. 15; thence with the line of said lot N. 83-39 W. 203.5 feet to an iron pin on the east side of the turn-around of Cadillac Court; thence with the curve of said Court N. 13-56 W. 50 feet to an iron pin; thence continuing N. 53-27 W. 40 feet to the beginning corner.

The above property is the same conveyed to the Mortgagors by deed of the Secretary of Housing and Urban Development by deed dated February 3, 1977, to be recorded simultaneously herewith.

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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