RE-RECORDED

~~BOOK 1396 PAGE 340~~

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.

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DORNIE S. TANNERSLEY
R.M.C.

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

BOOK 1397 PAGE 241

TO ALL WHOM THESE PRESENTS MAY CONCERN:

ROBERT D. GILREATH and JACKIE M. GILREATH of Greenville, South Carolina, 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 incorporated herein by reference, in the principal sum of Twenty-four Thousand Two Hundred Fifty and 00/100 Dollars ($ 24,250.00), with interest from date at the rate of Eight (8) per centum (8.00 %) per annum until paid, said principal and interest being payable at the office of CAMERON-BROWN COMPANY in Columbia, South Carolina, or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Seventy-eight and 00/100 Dollars ($178.00), commencing on the first day of July, 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 ~~July~~ June, 2007, and payable 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 June, 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 piece, parcel or lot of land in the State of South Carolina, County of Greenville, being known and designated as Lot No. 50 on a plat of Subdivision known as Idlewild, which is recorded in the R.M.C. Office for Greenville County in Plat Book 4N at Page 54, said plat prepared by Enwright Associates, January 17, 1972 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Antioch Church Road, joint front corner of Lots 50 and 51 and running thence along the edge of said Road, S. 82-36 E. 80 feet to an iron pin; thence along the joint line of Lots 50 and 49, S. 7-24 W. 125 feet to an iron pin; thence N. 82-36 W. 80 feet to an iron pin at the joint rear corner of Lots 50 and 51; thence N. 7-24 E. 125 feet to an iron pin on the southern side of Antioch Church Road, being the point of beginning.

THIS BEING the identical premises conveyed to Robert D. Gilreath and Jackie M. Gilreath by deed of Millard L. Coleman and Nancy P. Coleman dated May 2, 1977 and recorded in the Greenville County R.M.C. Office in Deed Book 1055 at Page 837.

MORTGAGEE'S ADDRESS: P. O. Box 1002
Columbia, South Carolina 29202

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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