

265 West Cheves Street
Florence, S. C. 29501

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

MORTGAGE
GREENVILLE CO. S.C.
FILED
OCT 20 10 34 AM '77
RIP 16 10 06 AM '77
DONNIE S. TAMMERSLEY
R.H.C.

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

BOOK 1410 PAGE 38

TO ALL WHOM THESE PRESENTS MAY CONCERN:

CARL MICHAEL JONES AND VERNA B. JONES

BOOK 1413 PAGE 378

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

WHEREAS, the Mortgagor is well and truly indebted unto

AIKEN-SPEIR, INC.

, a corporation

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 Eighteen Thousand Nine Hundred and no/100----- Dollars (\$ 18,900.00), 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 Fifty-two and 33/100----- Dollars (\$ 152.33), commencing on the first day of November, 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 October, 2002.

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 together with all buildings and improvements, situate, lying and being at the northwestern corner of the intersection of Briarcliff Drive (formerly Park Road) with Central Street (which is an unopened street), in the City of Greenville, Greenville County, South Carolina, being shown and designated as the southernmost portion of lot no. 9 on a plat of East Overbrook made by Will D. Neves, Surveyor, dated February 10, 1916, and recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book C, Page 274, and having according to a more recent plat of the Property of Carl M. Jones and Verna B. Jones made by Jones Engineering Services, dated August 22, 1977, the following metes and bounds, to-wit:

BEGINNING at a point at the northwestern corner of the intersection of Briarcliff Drive with Central Street and running thence along the northerly side of Central Street N. 39-15 E. 197 feet to a point; thence N. 24-05 W. 25 feet to a point; thence through lot no. 9 S. 54-45 W. 180.6 feet to a point on the northwestern side of Briarcliff Drive; thence with the northwestern side of Briarcliff Drive S. 24-05 E. 71.8 feet to the point of beginning.

This is the same property conveyed to Carl Michael Jones and Verna B. Jones by deed of Roy W. Hulehan, Sr. dated September 15, 1977 to be recorded 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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