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

## MORTGAGE

This form is used in comestical with mortgages insure funder the net to fourfamily provinces of the National Housing Act.

STATE OF SOUTH CAROLINA COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Scott Franklin Rhoney, Jr. and Sara L. Rhoney,

Florence, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

AIKEN-SFEIR, INC.

organized and existing under the laws 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 Eight Hundred and 00/100 - - - - - - - - Dollars (\$ 18,800.00 ), with interest from date at the rate of eight and one-half per centum (8½ 7) per annum until paid, said principal and interest being payable at the office of Aiken-Speir, Inc.

One Hundred Forty Four and 57/100 - - - - - Dollars (\$ 144.57 ), commencing on the first day of February 19.78, 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 January, 2008

NOT, KNOT ALL MIN. 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 Mortgagoe at and before the scaling 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 Mortgagoe, its successors and assigns, the following-described real estate situated in the County of Greenville,

State of South Carolina:

All that certain piece, parcel and lot of land with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the western side of Stratford Road, and being known and designated as Lot No. 113, according to a plat of South Forest Estates, prepared by Pickell and Pickell, Engineers, dated August 29, 1955, and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book GG at Page 181, with reference to said plat being hereby craved for the metes and bounds description of said lot.

The above described property is the same acquired by the Mortgagors by deed from the Secretary of Housing and Urban Development recorded in the R.M.C. Office for Greenville County, South Carolina on December 6, 1977.

Alken-Speir, Inc.
P. O. Box 391
PFlorence, S. C. 29501

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in lany 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 exconnection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns sorever.

The Mortgagor covenants that he is lawfully served of the premises heremabove 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 Mortgagoe 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 one or more monthly payments on the principal that are next due on the note, on the first day of any month prior 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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