

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

MORTGAGE

This instrument is subject to the provisions of the National Housing Act of 1934, as amended, and the National Housing Act of 1954.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Gail M. Lyons and Jeffery M. Lyons of Greenville, South Carolina, hereinafter called the Mortgagor, sends greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

CAMERON BROOK 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-three Thousand Seven Hundred Fifty and NO/100ths** Dollars \$ **23,750.00** 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 **CAMERON BROOK COMPANY** 4300 Six Forks Road in **Raleigh, North Carolina** or at such other place as the holder of the note may designate in writing, in monthly installments of **One Hundred Eighty-two and 64/100ths** Dollars (\$**182.64**) commencing on the first day of **February** 1978 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 KNOR 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 County of Greenville, City of Simpsonville, State of South Carolina, with all the buildings and improvements thereon, situate, lying and being at the Northwest corner of the intersection of Cheyenne Drive and Seminole Drive, in Fairview Township, being known and designated as Lot No. 52, on Plat No. 4, West Georgia Heights, made by Madison H. Woodward, February 13, 1963, recorded in the R.M.C. Office for Greenville County, S. C., in Plat Book CCC at Page 151, and according to a more recent plat entitled Property of Gail M. Lyons and Jeffery M. Lyons dated December 23, 1977 and prepared by R. B. Bruce, RLS, recorded in the R.M.C. Office for Greenville County in Plat Book 67 at Page 27, having such metes and bounds as shown thereon.

This property is conveyed subject to all restrictions, easements, and zoning ordinances of record or on the ground affecting said property.

DERIVATION: This is that same property conveyed to Gail M. Lyons and Jeffery M. Lyons by deed of Arnold Jackson Roberts, II and Cheryl R. Roberts dated and recorded concurrently 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.

OCTO 1977
DEC 30 1977
524

3.000CT

0870

4328 RV-2