

SOUTH CAROLINA  
FHA FORM NO. 2175M  
(Rev. September 1972)

1323 MORTGAGE  
DUNN SMITH BROSLEY  
RMC

This form is used in connection with mortgages insured under the title insurance provisions of the National Housing Act.

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: WE, BELISARIO GIRALDO and CARMEN G. GIRALDO

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 \_\_\_\_\_ hereinafter  
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-  
corporated herein by reference, in the principal sum of **Twelve Thousand, Six Hundred and no/100 -**  
----- Dollars (\$ **12,600.00** ), 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  
**Ninety Six and 89/100** ----- Dollars (\$ **96.89** ),  
commencing on the first day of **October, 1975**, 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 **September, 2005**.

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 Mort-  
gagor 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 certain piece, parcel or tract of land with the buildings and improvements thereon  
situate, lying and being at the intersection of Lynn Street and Brookway Drive in the County  
of Greenville, State of South Carolina and being shown as all of Lot 28, Block E, on plat  
of subdivision known as Grove Park which plat is recorded in the RMC Office for Greenville  
County in Plat Book J at pages 68-69 and having according to a recent plat and survey  
entitled "Property of Belisario Giraldo, et al" prepared by Dalton & Neves, Engineers on  
August 15, 1974 the following metes and bounds, to-wit:**

**BEGINNING at an iron pin on the South side of Brookway Drive which point is 522 feet north  
of the intersection of said drive with Grove Road; thence with the line of Lot 27 S. 69-0 W.  
182 feet to an iron pin; thence N. 38-13 E. 189 feet to an iron pin on the south side of Lynn  
Street; thence with the west side of Brookway Drive S. 44-35 E. 60 feet to an iron pin;  
thence still with Brookway Drive S. 14-57 E. 42 feet to the point of beginning.**



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 ab-  
solute, 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 for-  
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-  
sons 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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