

SOUTH CAROLINA  
FHA FORM NO. 21754  
(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.

FILED  
GREENVILLE CO. S. C.

STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE

} ss: 21 5 CO 77

Aiken-Speir, Inc.  
265 W. Cheves Street  
Florence, S. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Joseph Garrett and Shirley Garrett and Mary Louise Williams  
Greenville County, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Aiken-Speir, Inc.

organized and existing under the laws of South Carolina, a corporation 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-Nine Thousand Four Hundred Fifty and no/100 Dollars (\$ 29,450.00 ), 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. in Florence, South Carolina

or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Twenty-Six and 47/100 Dollars (\$ 226.47 ), commencing on the first day of August, 19 77, 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, 2007

NOT, 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 lot of land with the buildings and improvements thereon, situate on the South side of West Belvedere Road, near the City of Greenville, in Greenville County, South Carolina, being shown as Lot No. 186 on plat of South Forest Estates, made by Pickell & Pickell, Engineers, August 29, 1955, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book GG, at Page 181, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the South side of West Belvedere Road at the joint front corner of Lots 185 and 186, and running thence along the line of Lot 185, S. 5-36 E., 140 feet to an iron pin; thence N. 84-21 E., 79.7 feet to an iron pin; thence N. 74-09 E., 38.5 feet to an iron pin on the West side of Stratford Road; thence along Stratford Road, N. 18-05 W., 15.8 feet to an iron pin; thence continuing with Stratford Road N. 14-10 W., 97.7 feet to an iron pin; thence with the curve of Stratford Road and West Belvedere Road (the chord being N. 54-53 W., 32.6 feet) to an iron pin on the South side of West Belvedere Road; thence along the South side of West Belvedere Road, S. 84-21 W., 75 feet to the beginning corner.

This is the same property conveyed to the Mortgagors herein by deed of Louis V. Stemple and Barbara T. Stemple recorded in the R.M.C. Office for Greenville County, South Carolina on June 21, 1977 in Deed book 103A at Page 31.

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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