SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1975)

MORTGAGE

Ft 6 1 38 F11 17

DURNIE'S, TANKER SLEY

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

TO ALL WHOM THESE PRESENTS MAY CONCERN: Robert Bruce Gilbert and Karen M. Gilbert

Greenville County, 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 Thirty-Three Thousand Six Hundred Fifty and), 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 Plorence, South Carolina 29501

or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Fifty-Eight and 77/100------Dollars (§ 258.77 commencing on the first day of October , 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 September 2007

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 Mortc, 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 piece, parcel or lot of land, near City of Greenville, County of Greenville, State of South Carolina, situate, lying and being on the northern side of Club View Drive and being known and designated as all of Lot No. 44 and a portion of Lot No. 43 as shown on a plat of CLUB VIEW HEIGHTS Subdivision recorded in the RMC Office for Greenville County in Plat Book GG at Page 145 and having, according to said plat, the following metes and bounds, to-wit:

Beginning at a point on the northern side of Club View Drive, joint front corner of 11 Lot No. 44 and property now or formerly of League and Floyd and running thence > N.07-28 E. 230 feet to a point at the rear corner of said property; running thence S.75-05 E. 117.4 feet to a point; running thence S.04-37 W. 200.7 feet to a point on the northern side of Club View Drive; running thence along the northern side of Club View Drive, N.89-00 W. 128.4 feet to the point of beginning.

This is the same property as that conveyed to the Mortgagors herein by deed from Dillard A. Traynham as Executor of the Estate of Joe Pelham Traynham, Jr. recorded in the RMC Office for Greenville County on September 6, 1977.

The mailing address of the Mortgagee herein is P. O. Drawer 391, Plorence, South Carolina 29501.

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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