STATE OF SOLIH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN

shall be due and payable on the first day of May, 2005

Edwin E. Ritts/and Susan S. Ritts

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nereinafter called the Mortgagor, send(s) greetings

WHEREAS, the Mortgagor is well and truly indebted unto Collateral Investment Company

NOW, KNOW ALL MEN. That the Mortgagor, in consideration of the afcressed 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 certain piece, parcel or lot of land in the County of Greenville, State of South Carolina in that section known as Sans Souci on the east side of North Franklin Road and being known and designated as Lot No. 4 of Subdivision of Perry Property, which plat of same is recorded in the RMC Office for Greenville, S. C. in Plat Book I, Page 150, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the east side of North Franklin Road at the joint corner of Lots Nos. 3 and 4 and runs thence along the line of Lot No. 3 N. 68-45 E. 213.1 feet to an iron pin; thence along the line of Lot No. 6 S. 9-26 E. 74.5 feet to an iron pin; thence along the line of Lot No. 5 S. 68-45 W. 197.8 feet to an iron pin on the east side of North Franklin Road; thence along North Franklin Road N. 21-23 W. 72 feet to the beginning corner.



Together with all and singular the rights, members, hereditations, and appartenances 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 bereinabove 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 indeftedness evidenced by the said note, at the times and in the manner therein provided. Principle is rescribed by pay the felt in orbits of in an anomit equal to one or more monthly payments on the principal that are next due on the motor in the first due of any month prior to maturity, one can interest, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.