

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

FILED  
GREENVILLE CO. S. C. **MORTGAGE**

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

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STATE OF SOUTH CAROLINA  
COUNTY OF Greenville  
R.M.C. SS:

TO ALL WHOM THESE PRESENTS MAY CONCERN: C. TERRY COLLINS AND DONNA B. COLLINS

Greenville, South Carolina

of hereinafter called the Mortgagor, send(s) greetings:

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

, a corporation organized and existing under the laws of the State of Alabama, 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 One Thousand, Five Hundred and No/100 ----- Dollars (\$ 21,500.00 ), with interest from date at the rate of eight and one-half per centum ( 8.50 %) per annum until paid, said principal and interest being payable at the office of Collateral Investment Company, 2233 Fourth Avenue, North, in Birmingham, Alabama 35203

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Sixty Five and 34/100 ----- Dollars (\$ 165.34 ), commencing on the first day of December, 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 November, 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 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, together with all buildings and improvements thereon, situate, lying and being on the southern side of Simpson Street, in Greenville County, South Carolina, being shown and designated as Lot No. 38 on a plat of CHESTNUT HILLS made by R. K. Campbell Surveyor dated March 1954 recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book GG at page 35, reference to which is hereby craved for the metes and bounds thereof.

The above described property is the same conveyed to the mortgagors herein by deed of James B. McCall, individually and as Executor of the Estate of Clara B. McCall, deceased, C. O. McCall and Henry Y. Simmons, to be recorded herewith.

EXCLUDING, HOWEVER, that certain strip taken off the front of the above described property in the widening of Simpson Street by the South Carolina Highway Department as shown on a more recent plat made by C. C. Jones, Engr., dated October 5, 1977, to-wit: BEGINNING at a point in the present location of Simpson Street at the joint front corners of Lots Nos. 38 and 39; and running thence S. 28-13 W., 15 feet to a point; thence a new line which is the edge of the new right of way of Simpson Street, N. 60-27 W., 70 feet to a point in the line of Lot No. 37; thence projecting a line into the present location of Simpson Street, N. 28-13 E., 14.30 feet to a point; thence through the present location of Simpson Street, S. 60-12 E., 70 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 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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