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MORTGAGE

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STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE \$883

TO ALL WHOM THESE PRESENTS MAY CONCERN:

shall be due and payable on the first day of September, 2003.

GEORGE W. BOWIE AND SHELBY ANN C. BOWIE

of
Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto COLLATERAL INVESTMENT COMPANY

, a corporation , hereinafter organized and existing under the laws of Alabama 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 Fifteen Thousand Six Hundred and 00/100---------Dollars (\$ 15,600.00), with interest from date at the rate per centum (9.50 5) per annum until paid, said principal nine and one-half and interest being payable at the office of Collateral Investment Company in Birmingham, Alabama or at such other place as the holder of the note may designate in writing, in monthly installments of , 19 78, and on the first day of each month thereafter until commencing on the first day of October the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid,

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 situate, lying and being in the County of Greenville, State of South Carolina, on the southwestern side of Marble Street (formerly Bates Street) and being known and designated as Lot No. 15 on plat of property of H. B. Bates recorded in the R.M.C. Office for Greenville County in Plat Book "F" at Page 32 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Marble Street at the joint front corner of Lots Nos. 15 and 17 and running thence along said street S. 55-40 E. 50 feet to an iron pin; thence along the joint line of Lots Nos. 13 and 15 S. 48-30 W. 150 feet to an iron pin; thence N. 55-40 W. 50 feet to an iron pin; thence along the joint line of Lots Nos. 15 and 17 N. 48-30 E. 150 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by Helen Wright Pressley by deed dated September 1, 1978, and recorded September 5, 1978, in the R.M.C. Office of Greenville County in Deed Book 1086 at Page 708.

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 Mortgagce, 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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