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MORTGAGE

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

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TO ALL WHOM THESE PRESENTS MAY CONCERN: Ronald U. Morris and Viva Marsh

Greenville, South Carolina

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

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

organized and existing under the laws 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 Four Hundred Fifty - - Dollars (\$ 21,450.00 - - -), with interest from date at the rate of nine and one-half - per centum (9½- 3) per annum until paid, said principal

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 One Hundred Eighty and 39/100 - - - - - - - - - - - - - - Dollars (\$ 180.39 -), commencing on the first day of February M, 1979, 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 January, 2009. (U)

NOT, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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, being known and designated as a portion of Lot No. 10, as shown on a plat of Property of Donald R. McKinney and Martha P. McKinney of record in the Office of the R.M.C. for Greenville County in Plat Book 4D at Page 47, and having, according to said plat, the following metes and bounds, to wit:

Beginning at an iron pin on the southeastern side of Rison Road at the joint front corner of Lots 10 and 11, running down the joint line of said lots S 58 E 200 feet to an iron pin; running thence S 32-30 W 70 feet to an iron pin within Lot No. 10; running thence down a line through Lot No. 10 N 58 W 200 feet to an iron pin on Rison Road; running thence down Rison Road N 32-30 E 70 feet to the point of beginning.

This property is subject to all restrictions, zoning ordinances, setback lines, roads or passageways, easements and rights of way, if any, affecting the above described property.

This is same property conveyed to the mortgagors by Richard R. Tyson by deed, dated 12/15/73 and recorded 12/18/78 in the RMC office for Greenville in Deed Book 1093, at page 889



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 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 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.

FHA-2175M (1-78)