SOUTH CAROLINA FHA FORM NO 2175M

MORTGAGE

19 1337 HE 75

, a corporation

STATE OF SOUTH CAROLINA. COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN

That we, Charles D. Morgan and Mary Anne A. Morgan , hereinafter called the Mortgagor, send(s) greetings: Greenville, South Carolina

WHEREAS, the Mortgagor is well and fruly indebted unto

Collateral Investment Company

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-eight thousand fifty - - - - -), with interest from date at the rate T) per annum until paid, said principal - -- Eight - - per centum (8.0 and interest being parable 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 -- Two hundred five and 89/100 -- -- -- Dollars (5 205.89 . 19 75, and on the first day of each month thereafter until commencing on the first day of May 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 April, 2005

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 Morteagor 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. on the eastern side of Wildrose Lane, being shown and designated as Lot No. 4 on a Plat entitled Property of R. L. Childress, recorded in the R.M.C. Office for Greenville County in Plat Book UU, at Page 63. Said lot fronts 114.3 feet on Wildrose Lane, runs back an aggregate depth of 131.1 feet on its northern boundary; 165 feet on its southern boundary, and is 145.5 feet across the rear.

"The mortgagor covenants and agrees so long as this mortgage and the said note secured hereby are insured under the National Housing Act, he will not execute or file for record any instrument which imposes a restriction upon the sale or occupancy of the mortgage property on the basis of race, color, or creed. Upon any violation of this undertaking, the mortgagee may, at its option, declare the unpaid balance of the mortgage immediately due and payable."











Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in eny 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 tistever

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 tree and clear of all Items 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 midebtedness evidenced by the said note, at the trees and in the number therein provided. Privilege is reserved to pay the delit in wholever in an amount equal to one or more monthly payments in the principal that are next due on the note, on the first day of any month prior to maturity, it is four or to be set, that written motive of an intention to exercise such privilege is given at least thirty (30) days prior to prepay cent