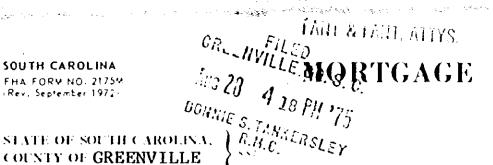
SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1972)



This form is used in connection te four-family provess

800x 1347 FAGE 307

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TOTALL WHOM THESE PRESENTS MAY CONCERN:

Walter Daniel Stewart and

Susan S. Stewart

in Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

Collateral Investment Company

, a corporation Alabama organized and existing under the laws of , 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 Fourteen Thousand, Five Hundred,

Fifty and no/100------Dollars (\$ 14,550.00 W. A, with interest from date at the rate (5) per annum until paid, said principal per centum (83 Eight and one-half and interest being payable at the office of Collateral Investment Company, 2233 Fourth

in Birmingham, Alabama 35203 Avenue, North or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred, Eleven and 89/100------ Dollars (\$ 111.89

, 1975 , 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, shall be due and payable on the first day of September, 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 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 situate, lying and being in the State of South Carolina, County of Greenville, and in Gantt Township, School District 6-E, and being known and designated as Lot No. 36 of the property of the Estate of J. Rowley Yown, as shown on plat thereof made by W. J. Riddle on November 10, 1936, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book "J", at Pages 258 and 259, and having, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Julian Avenue (also known as Julien Avenue) at a point 400 feet south from the Easley Bridge Road, said point being the corner of Lot 37, and running thence with the line of said lot, N. 60-00 E. 188.8 feet to a stake at the corner of Lot No. 43; thence with the line of said lot, S. 30-55 E. 100 feet to a stake, corner of Lot No. 35; thence with the line of said lot, S. 60-00 W. 188.4 feet to a stake on Julian Avenue (also known as Julien Avenue); thence with the eastern side of Julian Avenue (also known as Julien Avenue), N. 31-05 W. 100 feet to the beginning corner.

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 persens 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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