

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 } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

PEGGY S. SURATT of  
Piedmont, 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 Twenty Thousand Nine Hundred Fifty and no/100-----Dollars (\$20,950.00), with interest from date at the rate of nine per centum ( 9 %) 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 Sixty-Eight and 65/100-----Dollars (\$ 168.65), commencing on the first day of February, 1976, 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, 2006

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 on the northwestern side of the intersection of Pelzer Road (South Carolina Highway No. 52) and Spring Lake Road near the City of Greenville in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 10 on plat of Spring Valley Subdivision recorded in the R. H. C. Office of Greenville County in Plat Book XX at Page 157 and being also shown on a plat of Peggy S. Suratt, dated December 15, 1975, prepared by Freeland & Associates, a copy of which is to be recorded herewith, and being described according to said plat, more particularly, to-wit:

BEGINNING at an iron pin on the northern side of Spring Lake Road at the joint front corner of Lots 10 and 11 and running thence along the common line of said lots N. 3-00 W. 127.85 feet to an iron pin at the joint rear corner of said lots; thence N. 86-57 E. 164 feet to an iron pin on the western side of Pelzer Road; thence along said road S. 3-00 E. 103 feet to an iron pin at the intersection of Pelzer Road and Spring Lake Road; thence S. 42-00 W. 35.4 feet to an iron pin on the northern side of Spring Lake Road; thence along said road S. 87-00 W. 139 feet to an iron pin, 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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