800x 1371 FASE 909

SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1972) GREEHVILLE CO. S. C.

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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, STANKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

HELEN T. MARTINEZ

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 Thirteen Thousand Nine Hundred Fifty and No/100 ------ Dollars (\$13,950.00), with interest from date at the rate of eight and one-half per centum ($8\frac{1}{2}$ %) per annum until paid, said principal and interest being payable at the office of Collateral Investment Company in Birmingham, Alabama

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 with the buildings and improvements thereon, lying and being on the southeasterly side of Crosby Circle, near the City of Greenville, South Carolina, being shown as Lot No. 85 on the plat of Paramount Park as recorded in the RMC Office for Greenville County, S. C., in Plat Book W, page 57 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeasterly side of Crosby Circle at a point 543.6 feet north of the northerly corner of the intersection of Crosby Circle and Mayo Drive, said pin being the joint front corner of Lots Nos. 85 and 86, and running thence along the southeasterly side of Crosby Circle, N. 46-45 E. 70 feet to an iron pin, joint front corner of Lots Nos. 84 and 85; thence along the joint line of Lots Nos. 84 and 85, S. 43-15 E. 226.1 feet to an iron pin in the center of a 10 foot strip reserved as a drainage easement, said pin being located in the rear line of Lot No. 95; thence along the rear line of Lots Nos. 95 and 94, which line is the center of said 10 foot strip, S. 57-34 W. 70.5 feet to an iron pin, rear corner of Lots Nos. 85 and 86; thence along the joint line of said lots, N. 43-15 W. 212.2 feet to the point of beginning.

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Together with all and singular the rights, members, hereditaments, and appurenances 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

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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