

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

AUG 5 2 50 PM '76

DONNIE S. TANKERSLEY  
R.M.C.

STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JAMES B. KIRKSEY AND DEBRAH L. KIRKSEY

Greenville, South Carolina

of  
, 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 the State of Alabama, a corporation  
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, hereinafter  
incorporated herein by reference, in the principal sum of **Twenty-four Thousand Two Hundred Fifty**  
**and no/100-----Dollars (\$24,250.00)**, with interest from date at the rate  
of **eight and one-half** per centum (**8-1/2** %) per annum until paid, said principal  
and interest being payable at the office of **Collateral Investment Company, 2233 Fourth**  
**Avenue North** 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-six and 48/100-----Dollars (\$186.48)**,  
commencing on the first day of **September**, 19 **76**, 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 **August, 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 Mort-  
gagor 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, together with all buildings and  
improvements thereon, situate, lying and being on the southwestern side of  
Dogwood Lane, in Greenville County, South Carolina, being shown and designated  
on a plat of the property of Holloway Builders made by Campbell & Clarkson,  
Surveyors, Inc., dated July 22, 1970, recorded in the R. M. C. Office for  
Greenville County, South Carolina in Plat Book 4-I, page 27, and having  
according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of the right-of-way of  
Dogwood Lane, which iron pin is located N. 41-05 W., 10 feet from the inter-  
section of said right-of-way with a 15-foot alley, and running thence along  
said side of Dogwood Lane, N. 41-05 W., 100 feet to an iron pin; thence S. 55-  
02 W., 225 feet to an iron pin; thence S. 41-05 E., 100 feet to an iron pin  
on a 10-foot reserved strip; thence along said strip, N. 55-02 E., 225 feet to  
an iron pin, the point of BEGINNING.

The above described property is the same conveyed to the mortgagors herein  
by deed of Wendell T. Robertson and Shirley H. Robertson, dated August 4, 1976,  
to be recorded herewith.



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 ab-  
solute, 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 for-  
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-  
sons 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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