Mortgagee's Address: 2233 Fourth Avenue North, Birmingham, Alabama 35203

SOUTH CAROLINA FHA FORM NO. 2175m (Rev. March 1971)

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MORTGAGE

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with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA,

DUMMIES. TANKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SHELBY JEAN FIORE

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

WHEREAS, the Mortgagor is well and truly indebted unto COLLATERAL INVESTMENT COMPANY

, a corporation A labama , herei mafter organized and existing under the laws of 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 Eleven Thousand and no/100-----), with interest from date at the rate - Dollars (\$ 11,000.00 per centum (8 1/2 %) per annum until paid, said principal eight and one-half 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 Eighty-Four -------Dollars (\$84.59 and 59/100--, 1976, and on the first day of each month thereafter until December commencing on the first day of the principal and interest are fully paid, except that the final payment of principal and interest, if not somer paid, November , 2006. shall be due and payable on the first day of

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 in the Greenville Township, Greenville County, South Carolina, situate, lying and being at the intersection of Chandler Street and Martin Street, near the city of Greenville, being shown and designated as Lot No. 57 on plat of Elizabeth Heights recorded in Plat Book F at Page 298 and being more recently described on plat of Shelby Jean Fiore, prepared by Freeland & Associates, dated November 8, 1976, as follows:

BEGINNING at an old iron pin on the western side of Chandler Street at the joint front corner of Lots 56 and 57 and running thence N. 76-15 W. 150 ft. to an old iron pin at the joint rear corner of said lots; thence N. 13-30 E. 17 ft. to an old iron pin on the southern side of Martin Street; thence along said street S. 88-40 E. 153.45 ft. to an old iron pin at the intersection of Martin St. and Chandler St.; thence along the western side of Chandler St. S. 13-30 W. 50 ft. to an old iron pin, the point of beginning.

Derivation: The above described property was conveyed to the Mortgagor by deed of Larry G. Shaw Builders, Inc., recorded November 12, 1976, in Deed Book 1046 at Page 49 in the RMC Office of Greenville County.

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 morth 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; and, provided, further, that in the event the debt is paid in full prior to maturity and

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