

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

MORTGAGE

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: WILLIE F. PARKER AND BRENDA S. PARKER

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, a corporation 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 Nineteen Thousand Nine Hundred and 00/100 Dollars (\$ 19,900.00), with interest from date at the rate of eight (8%) per centum (8%) 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 Fifty Three and 63/100 Dollars (\$ 153.63), commencing on the first day of June, 19 77, 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 May, 2002.

NOT, 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 located in the County of Greenville, State of South Carolina, and lying and being at the intersection of Thomas Drive and Hemlock Drive and being shown as Lot 28 on a plat entitled "John and Lynell Peterson Property" said plat being recorded in the R.M.C. Office for Greenville County in Plat Book PP at Page 85, and being more particularly described according to a more recent plat entitled "Property of Willie F. Parker and Brenda S. Parker" by Freeland and Associates, dated April 21, 1977, as follows:

BEGINNING at an iron pin on the eastern side of Hemlock Drive at the joint front corner of Lots 28 and 29 and running thence with lot 29, N. 48-15 E. 100 feet to an iron pin at the joint rear corner of Lots 27 and 28; thence with the line of Lot 27, N. 44-15 W. 140 feet to an iron pin on the southern side of Thomas Drive; thence with the southern side of Thomas Drive, S. 48-15 W. 75 feet to a point at the intersection of Hemlock Drive and Thomas Drive; thence with the intersection of Thomas Drive and Hemlock Drive, S. 2-00 W. 34.6 feet to a point on the eastern side of Hemlock Drive; thence with the eastern side of Hemlock Drive, S. 44-15 E. 115 feet to an iron pin, the point of beginning.

BEING the same property conveyed to the Mortgagors herein by deed of Robert D. and Mary L. Hopkins, said deed being dated of even date.

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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