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

MORTGAGE

in: 1396 192354

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

GREEKVILLE CO.S. O

TO ALL WHOM THESE PRESENTS MAY CONCERNABLE S. T. BALLASEE:

ROBERT P. DOHERTY and RHONDA N. DOHERTY

Greenville South Carolina he

of

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 Twenty-Five Thousand Six Hundred and no/100------Dollars (\$25,600.00), with interest from date at the rate of eight 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.

NOT, KNOT 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 in the State of South Carolina, County of Greenville, being shown and designated as Lot 31, Block I, Section 5 of East Highlands Estates entitled Property of Robert P. Doherty and Rhonda N. Doherty, prepared by Freeland & Associates dated 4/26/77 and being more fully described according to said plat as follows:

BEGINNING at an iron pin on the northern side of Claremore Avenue at the joint front corner of Lots 31 and 32 and running thence along line of Lot 32 N. 34-46 E. 157.7 feet to an iron pin; thence S. 61-22 E. 95 feet to an iron pin at the joint rear corner of Lot 31 and 30; thence along the line of Lot 30 S. 42-45 W. 176.5 feet to an iron pin on the northern side of Claremore Avenue; thence N. 49-31 W. 70 feet to the point of beginning.

Derivation: Deed of William J. Coward, III and Cynthia M. Coward to Mortgagors, dated April 26, 1977 and recorded May 2, 1977 in Deed Book 1955 at Page 832.

Plat hereinabove referred to recorded in Plat Book K, Page 79 in the R. M. C. Office for 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 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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