STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE

TO ALL MION THESE PRESENTS MAY CONCERN

DeBirdie B. Smith and Ronnie C. Sullivan Greenville County, S. C. hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgager is well and truly indebted unto

Collateral Investment Company

, a corporation organized and existing under the laws of the State 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-Three Thousand Seven Hundred Fifty and No/100----- Dollars (\$ 23,750.00), with interest from date at the rate ਗ eight and one-half per centum (8 1/2 %) per annum until paid, said principal and interest being parable at the office of Collateral Investment Company

Birmingham, Alabama in

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Eighty-Two and 64/100----- Dollars (\$182.64) . 1976, and on the first day of each month thereafter until conmencing on the first day of July 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 June, 2006.

NOW, KNOW ALL MEN. That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Montgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Montgager 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 situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot No. 213 on plat of South Forest Estates, Addition No. 1, said plat being recorded in the RMC Office for Greenville County in Plat Book EE, at Page 195, and having such metes and bounds as will appear by reference thereto. Said lot fronts on the northeastern side of Pinefield Drive for a distance of 75 feet and runs back therefrom on the northern side for a depth of 156.5 feet, on the southern side for a depth of 147.2 feet and is 70 feet across the rear.

This is the identical property conveyed to the Mortgagors herein by deed of Steve H. Reeves and Patricia H. Reeves, dated and recorded of even date 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 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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