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

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COUNTY OF GREENVILLE

DOWN MORE GLACE

Collateral Investment Company FILED 2233 Fourth Avenue, North EllVILLE CO. S. C.

Birmingham, Alabama 35203 STATE OF SOUTH CAROLINA,

1 54 PH '77 Jin 73 DONNIE S. TANKERSLEY

R.H.C.

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

------405-w: 458

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Greenville County, South Carolina -----, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Collateral Investment Company -----

, a corporation 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 Seventeen Thousand Four Hundred Fifty and No/100 ------), with interest from date at the rate of Eight and One-half -----per centum (8.5----%) per annum until paid, said principal and interest being payable at the office of Collateral Investment Company ----m () _____in Birmingham, Alabama ----or at such other place as the holder of the note may designate in writing, in monthly installments of One Hun-≥ commencing on the first day of September ----, 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 August, 2007.

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 certain piece, parcel or lot of land, together with all improvements thereon, located, lying and being in the City of Greenville, County of Greenville, State of South Carolina, on the westerly side of Paris View Drive (formerly West Fairview Avenue), being shown as Lot No. 13 on plat of Druid Hills, made by Dalton & Neves, Engineers, dated January, 1947, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book P at Page 113 and also as shown on a plat entitled "Property of Lawrence L. Abrams"dated July 19, 1977, prepared by Freeland and Associates, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book & C at Page (and having, according to the more recent survey, the following metes and bounds, to-wit:

REGINNING at an iron pin on the westerly side of Paris View Drive at the joint front corner of Lots 13 and 14 and running thence along the joint line of said lots, N. 73-48 W., 139.3 feet to a new iron pin at the joint rear corner of said lots; thence N. 39-38 E., 82.5 feet to an old iron pin at the joint rear corner of Lots 12 and 13; thence, along the joint line of said lots, S. 77-36 E., 100 feet to an old iron pin on the western side of Paris View Drive; thence, along said street, S. 6-52 W., 38.1 feet to a new iron pin and S. 15-30 W., 44.7 feet to an old iron pin, the point and place of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Kimball C. Cummings, Jr. and Jeanine M. Cumnings recorded in the R.M.C. Office for Greenville County in Deed Book 1061 at Page 440 on the 29th day of July, 1977.

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, vonvey, 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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