SOUTH CAROLINA FHA FORM NO. 2175M Res. September 1972 PREENVILLE MORTGAGE

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STATE OF SOUTH CAROLINAL STATE OF SOUTH CAROLI

Collateral Investment Company 2233 Fourth Avenue, North Birmingham, Alabama 35203

TO ALL MION THESE PRESENTS MAY CONCERN:

Charles Ramsey, Jr. Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

Collateral Investment Company ,a corporation 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 Nineteen Thousand and no/100----
Dollars (\$ 19,000.00), with interest from date at the rate of eight and one-half per centum (\$ 8 1/2 %) per annum until paid, said principal and interest being payable at the office of Collateral Investment Company in Birmingham, Alabama

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, with the buildings and improvements thereon, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 50 and the adjoining one-half of Lot No. 51, Pleasant Valley Subdivision, as per plat thereof recorded in the R.M.C. Office for Greenville County, in Plat Book "BB", Page 163, having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Prince Avenue, joint front corner of Lots 49 and 50, said iron pin being 498.8 feet in a Northwestern direction from the intersection of Pleasant Ridge Avenue and Prince Avenue, and running thence with the Northeastern side of Prince Avenue N. 20-29 W. 90 feet to an iron pin in the center of the front lot line of Lot No. 51; thence running through the center of Lot No. 51, N. 69-31 E. 160 feet to an iron pin in the center of the rear lot line of Lot No. 51; thence running S. 20-29 E. 90 feet to an iron pin at the joint rear cornerof Lots Nos. 49 and 50; thence running S. 69-31 W. 160 feet to an iron pin on the Northeastern side of Prince Avenue, the point of beginning.

THIS being the same property conveyed to Paul Sarkis by deed of James M. Grimwood, recorded in the R.M.C. Office for Greenville County on April 11, 1956, in Deed Book 550 at page 69, and by deed of Paul Sarkis, recorded Septembor 20, 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, 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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