MORTGAGE

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

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: J. Frank Murdock, Jr. and Judy E. Murdock

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 Eleven Thousand One Hundred ---- Dollars (\$ 11,100.00 -), with interest from date at the rate

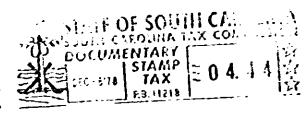
of nine and one-half per centum (9½ - %) per annum until paid, said principal and interest being payable at the office of Collateral Investment Company in Birmingham, Alabama

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 certain piece, parcel or lot of land with all improvements thereon, being in Dunean Mill Village, Greenville County, State of South Carolina, known as 4 Duke Street, and being designated as Lot 83, Section 3, as shown on plat of Dunean Mills, recorded in Plat Book S at Pages 173-177, inclusive, and having the following metes and bounds, to wit: Beginning at an iron pin at the westernmost corner of said lot of Duke Street, and running thence along Duke Street N 25-35 W for a distance of 79.5 feet to an iron pin; thence along the line of Lot 84 S 64-22 E for 138.2 feet to an iron pin; thence along an alley S 25-42 W for 79.5 feet to an iron pin; thence along the line of Lot 82, N 64-22 W for 138.1 feet to an iron pin, the point of beginning.

This being the identical property heretofore conveyed to the Mortgagors herein by deed from Evelyn Diane Arnold, dated December 7, 1978, and recorded December 8, 1978, in the R.M.C. Office for Greenville County in Deed Book 1043 at Page 426.



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 Mortgagce, 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 Mortgagoe 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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