

SOUTH CAROLINA
FHA FORM NO. 2175M
(Rev. September 1976)

FIRST MORTGAGE
GREENVILLE CO. S. C.

Collateral Investment Co.
2233 4th Avenue North
Birmingham, Alabama 35203

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
TO ALL WHOM THESE PRESENTS MAY CONCERN:

OCT 5 11 59 AM '77
SS: DONNIE S. TANKERSLEY
R.M.C.

BOOK 1412 PAGE 39

Francis G. Crosby and Teresa L. Crosby
of Greenville County, 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 Six Thousand Fifty and 00/100** Dollars (\$ **26,050.00**), 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** or at such other place as the holder of the note may designate in writing, in monthly installments of **Two Hundred and 32/100** Dollars (\$ **200.32**), commencing on the first day of **November**, 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 **October, 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 and lot of land with all improvements thereon, situate, lying and being in the Town of Simpsonville, County of Greenville, State of South Carolina, on the western side of Anglewood Drive, and being known and designated as Lot No. 314 as shown on a plat entitled "Westwood, Section No. 4" prepared by Piedmont Engineers and Architects, dated June 7, 1972, and recorded in the R.M.C. Office for Greenville County in Plat Book 4R at Page 30, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Tamwood Circle at the joint front corner of Lots No.s 313 and 314 and running thence with the line of Lot No. 313, N. 26-38 W. 200 feet to an iron pin in the line of Lot No. 312; thence with the line of Lot No. 312, N. 83-06 E. 98.4 feet to an iron pin; thence N. 81-51 E. 37.5 feet to an iron pin on the western side of Anglewood Drive; thence with the western side of Anglewood Drive, S. 8-17 W. 98.7 feet to an iron pin; thence continuing with the western side of Anglewood Drive, S. 1-50 E. 67.1 feet to an iron pin at the intersection of Anglewood Drive and Tamwood Circle; thence with said intersection, S. 39-00 W. 37.8 feet to an iron pin on the northern side of Tamwood Circle; thence with the northern side of Tamwood Circle, S. 79-51 W. 10 feet to the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from Deborah Lynn N. Collins recorded October 5, 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.

0038

4328 RV-2