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

MORTGAGE

GREENVILLE CO.S.C.

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

Sot 25 4 34 FM 17.

LEATHERWOOD, WALKER, TODD & MANIE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Vittorio C. C. Cho

Greenville, S. C.

shall be due and payable on the first day of

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

2007.

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

, a corporation , hereinafter Alabama organized and existing under the laws of 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 Nine Hundred Fifty and No/100ths----- Dollars (\$ 26,950.00), with interest from date at the rate 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 Birmingham, Alabama or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Seven and 25/100ths----- Dollars (\$ 207.25 , 19 77, and on the first day of each month thereafter until commencing on the first day of December

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:

the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid,

November

All that lot of land with the buildings and improvements thereon, situate on the Northeast side of West Dorchester Boulevard (formerly known as West Belle Meade Boulevard), near the City of Greenville, in Greenville County, South Carolina, being shown as Lot 124 on plat sof a subdivision known as Belle Meade, made by Piedmont Engineering Service, June, 1954, and recorded in the RMC Office for Greenville County, S. C. in Plat Book "EE", pages 116 and 117 (also recorded in Plat Book "GG", page 67), and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northeast side of West Dorchester Boulevard, at joint afront corner of Lots 123 and 124, and running thence with the line of Lot 123, N. 68-34 E. 180.3 feet to an iron pin; thence N. 16-05 W. 21.6 feet to an iron pin; thence N. 28-13 W. 70 feet to an iron pin; thence with the line of Lot 125, S. 62-49 W. 185.2 feet to an iron pin on the Northeast side of West Dorchester Boulevard; thence with the Northeast side of West Dorchester Boulevard; thence with the Northeast side of West Dorchester Boulevard, S. 29-19 E. 70 feet to the beginning corner.

Being the same property conveyed to the mortgagor herein by deed of Ethel J. Stafford dated October 25, 1977 recorded herewith in the RMC Office for Greenville County, South Carolina.

DOCUMENTARY STAMP STAMP TAX COMMISSION TAX

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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