

MORTGAGE

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THIS INSTRUMENT IS SUBJECT TO THE FEDERAL HOUSING ADMINISTRATION'S REGULATION X, 12 C.F.R. PART 203, WHICH IS INCORPORATED BY REFERENCE INTO THIS INSTRUMENT.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

mortgagee's address:
2233 Fourth Ave., North
Birmingham, Alabama 35203

TO ALL WHOM THESE PRESENTS MAY CONCERN **MONROE H. FEASTER AND
NORMA J. FOSTER FEASTER**

GREENVILLE COUNTY, SOUTH CAROLINA hereinafter called the Mortgagor, sends greetings.

WHEREAS, the Mortgagor is well and truly indebted unto **COLLATERAL INVESTMENT COMPANY**

organized and existing under the laws of **the State 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 THOUSAND FIVE HUNDRED FIFTY AND NO/100** Dollars \$ **20,550.00** 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 time 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 **ONE HUNDRED FIFTY EIGHT AND 03/100** Dollars \$ **158.03** commencing on the first day of **January** 1978 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 **December, 2007**.

NOT KNOWN 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 Mortgagee in hand well and truly paid by the Mortgagor 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 in the State of South Carolina, County of Greenville, on the eastemside of Cashmere Drive, being known as Lot No. 45 on a plat of the Property of Pine Hill Village Subdivision, dated July 9, 1962, prepared by R. K. Campbell, Surveyor, recorded in Plat Book 22 at page 168 in the BMC Office for Greenville County and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the eastern side of Cashmere Drive at the joint front corner of Lot No. 45 and Lot No. 46 and running thence with Lot No. 46, N. 74-14 E., 125 feet to an iron pin at the joint rear corner of Lots No. 45 and Lot No. 46; thence with Lot No. 204, S. 15-46 E., 72 feet to an iron pin at the joint rear corner of Lot No. 44 and Lot No. 45; thence with Lot No. 44, S. 74-14 W., 125 feet to an iron pin on Cashmere Drive; thence with said Drive, N. 15-46 W., 72 feet to the point of beginning.

This is the same property conveyed to the mortgagors by Deed of Napoleon Wakefield and Annie Mae J. Wakefield, dated December 1, 1977 and to be recorded herewith.

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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