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

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MORTGAGE

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FHA Case No. 461: 153377
STATE OF SOUTH CAROLINA, COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: Hernando J. Rua and Maxine M. Rua,

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 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 Eighteen Thousand Eight Hundred and 00/100-----
Dollars (S 18,800.00), with interest from date at the rate of eight and three-fourths and interest being payable at the office of Collateral Investment Company

April, 2008.

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:

shall be due and payable on the first day of

All that certain piece, parcel and lot of land with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, Gantt Township, on the northern side of Burbank Court, and being known and designated as Lot No. 214 according to a plat of Rockvale, Section 2, prepared by J. Mac Richardson, Surveyor, dated July, 1959, and recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book QQ at Page 109, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Burbank Court, at the joint front corner of Lots 213 and 214, and running thence along the northern side of Burbank Court, N. 86-21 W. 48.1 feet to an iron pin; thence along the curve of Burbank Court, the chord of which is N. 45-51 W. 34.5 feet to an iron pin at the joint front corner of Lots 214 and 215; thence along the common line of said lots, N. 5-31 E. 171.8 feet to an iron pin at the joint rear corner of said Lots 214 and 215; thence S. 63-10 E. 81.6 feet to an iron pin, at the joint rear corner of Lots 213 and 214; thence along the common line of said lots, S. 5-25 W. 164.9 feet to an iron pin on the northern side of Burbank Court, at the point of beginning.

The above described property is the same acquired by the Mortgagors by seed from the Secretary of Housing and Urban Development recorded in the Greenville County R.M.C. Office on March 9, 1978.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in one 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 of 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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