SOUTH CAROLINA

FHA FORM NO. 2175M

(Re. September 1976)

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2001429 ne 201

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Greenville, South Carolina

David W. Gentry , hereinafter called the Mortgagor, send(s) greetings:

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

.a corporation 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 - two Thousand, Five Hundred Fifty and no/100ths Dollars (\$ 22,550.00), with interest from date at the rate of eight and three-fourths per centum (8 3/4 3) 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 One Hundred Seventy-seven and 47/100ths Dollars (\$ 177.47), commencing on the first day of May . 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 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: on the northwestern side of Boswell Court, being shown as Lot 3 on plat of property of W.D. Shedd as recorded in the RMC Office for Greenville County, South Carolina in Plat Book MMM, at Page 41, and having according to said plat and a more recent plat of property of David W. Gentry as prepared by Dalton & Neves Co., Engineers, recorded in Plat Book 6-6, Page 46 , the following metes and bounds, to-wit:

BEGINNING at an iron pin, joint front corner of Lots 2 and 3 and running thence along Boswell Court S. 57-00 W. 65 feet to an iron pin; thence continuing along Boswell Court N. 83-52 W. 31.8 feet to an iron pin joint front corner of Lots 3 and 4; thence N.41-05 W. 161.5 feet to an iron pin joint rear corner of Lots 3 and 4; thence N. 57-00 E. 105 feet to an iron pin; thence S. 35-21 E. 180 feet to an iron pin, the point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of Horace A. Martin and Judith Ann Brooks Martin as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1077, Page 350, on April 19, 1978.

The mortgagor covenants and agrees so long as this mortgage and the said note secured hereby are insured under the National Housing Act, he will not execute or file for recor any instrument which imposes a restriction upon the sale or occupancy of the mortgage property on the basis of race, color, or creed. Upon any violation of this undertaking, the mortgagee may, at its option, declare the unpaid balance of the mortgage immediately due and payable.

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.

(CONTINUED ON NEXT PAGE)

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