8001 1444 PASE 553

MORTGAGE

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE 883

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JAMES MICHAEL PARKINS and NOKA J. MARKS

of
Greenville, 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 South Carolina . 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 Thirty two thousand three hundred

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 or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the West side of Second Day Street and being known and designated as Lot No. 78 as shown on plat Entitled "Canterbury Subdivision, Section II", prepared by Heaner Engineering Co., Dated July 17, 1972, and subsequently revised through March 31, 1976, which plat is recorded in the RMC Office for Greenville County, State of South Carolina, in Plat Book 5P at Page 31, reference to said plat being hereby craved for the metes and bounds description.

This being the same property conveyed to Mortgagors by deed of Donald M. Kryston and Jeane M. Kryston, dated September 15, 1978, recorded in the RMC Office for Greenville County, S.C., in Deed Book 1088, pg. 23

shall be due and payable on the first day of October, 2008.

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 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 maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty days prior to prepayment.

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