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## **MORTGAGE**

9001 J. W. 133

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

TO ALL WHOM THESE PRESENTS MAY CONCERN: Perry R. Wright and Brenda Wright

Greenville, South Carolina

State of South Carolina:

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

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

, a corporation Alabama . hereinafter 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 Eighteen Thousand, Three Hundred Fifty and Dollars (\$ 18,350.00 no/100ths ), with interest from date at the rate per centum ( 95 %) per annum until paid, said principal of nine and one-half 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 Dollars (\$ 154.32 Fifty-four and 32/100ths commencing on the first day of February , 19 79, and on the first day of each month thereafter until

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, seld, 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,

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

ALL that lot of land, with all improvements thereon, in the County of Greenville, State of South Carolina, known and designated as Lot 8 on plat of property of L. A. Moseley recorded in the RMC Office for Greenville County, South Carolina, in Plat Book J, Page 239, and also being shown on plat of property of Perry R. Wright and Brenda Wright as prepared by James R. Freeland on December 18, 1978, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 6-7, Page 31, reference to said plats being made for a more complete description of said lot.

THIS conveyance is made subject to recorded restrictions applicable to said subdivision and to recorded easements or rights-of-way.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of Richard L. Rigdon as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1094, Page 217, on December 22, 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 record 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:

shall be due and payable on the first day of January, 2009

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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