STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

MORTGAGE

This I in is used in connection with congages insured under the ones to four-family provise as of the National Housing Act.

TO ALL WHOM THESE PRESENTS MAY CONCERN: I, BRENDA G. MORGAN

of

O.

-26-54-57-

Greenville, South Carolina

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

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

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 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: on the southern side of Seventh Street, in Section 4 of Judson Mills, near the City of Greenville, being shown and designated as Lot No. 23 on a plat of Section 4 of Judson Mills Village, recorded in the R.M.C. Office for Greenville County in Plat Book K at Pages 75 and 76, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Seventh Street, joint front corner of Lots Nos. 23 and 24, and running thence along the common line of said lots, S. 1-42 E. 119.7 feet to an iron pin; thence running S. 88-03 W. 73 feet to an iron pin, joint rear corner of Lots Nos. 22 and 23; thence along the common line of said lots, N. 1-42 W. 119.85 feet to an iron pin on the southern side of Seventh Street; thence along the southern side of Seventh Street, N. 88-10 E. 73 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagor herein by deed of T. W. Davis, dated July 11, 1979, and recorded simultaneously herewith.

The mortgagor covenants and agrees that so long as this mortgage and the said note secured hereby are insured under the National Housing Act, she will not execute or file for record any instrument which imposes a restriction upon the sale or occupancy of the mortgaged 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.

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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, plambing, 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 hereinahove 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 whatsvever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagor 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 an interest on the indebtedness evidenced by the self-note, at the times at d in the manner herein provided. Privilege is reserved to pay the debt in whole, or in an amount of tall to other the order to be provided that are next due on the note, on the first day of any month prior to mutuity the talk however that activities of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.