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FHA FORM NO. 2175m (Rev. July 1988)

MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Frank J. Gumlack, Jr.

, 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 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 Fifteen Thousand and No/100--

of eight and one-half per centum (83 %) 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 Fifteen and 35/100------ Dollars (\$ 115.35), commencing on the first day of June , 19 70 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 May 2000 .

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 piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 13 on a plat of the Property of Elizabeth E. Voyles prepared by Pickell & Pickell, Engineers, of record in the Office of the RMC for Greenville County in Plat Book "Y", Page 73, reference to which is craved for a metes and bounds description thereof.

This Mortgage Assigned to Jone Federal Davings & Fran association of on 5 day of June 1970. Assignment recorded in Vol. 1157 of R. E. Mortgages on Page 555