SOUTH CAROLINA
FHA FORM NO. 2175W
(Rev. September 1972)

GREENVILLE CMORTGAGE

This firm is used in connection with margages insured under the one-to four-family pravisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE RESERVE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

W. P. Holbrooks and Addie Lee F. Holbrooks

Greenville, S. C.

, 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 Eleven Thousand Five Hundred Fifty and no/100- - - - - - - Dollars (\$11,550.00), with interest from date at the rate of Nine per centum (9 %) 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 Ninety-Two

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 lot of land situate on the northeastern side of Bennett Street being shown as Lot \$57, Section I on a plat entitled "Subdivision for Abney Mills, Brandon Plant" dated February 1959, prepared by Dalton and Neves, Engineers, recorded in Plat Book QQ at Pages 56 and 57 in the RMC Office for Greenville County andhaving according to said plat the following metes and bounds to-wit:

BEGINNING at an iron pin on the northeastern side of Bennett Street at the joint front corner of Lots \$56 and \$57 and running thence with Lot \$56 N. 56-47 E. 120. feet to an iron pin at the joint rear corner of Lots \$56 and \$57; thence with Lots \$43 and \$42 S. 33-13 E. 75. feet to an iron pin at the joint rear corner of Lots \$57 and \$58; thence with Lot \$58 S. 56-47 W. 120. feet to an iron pin on Bennett Street; thence with said street N. 33-13 W. 75 feet to the point of BEGINNING.

This is the same property conveyed to Inez V. Pitts by Deed recorded in Deed Book 647 at Page 258 in the RMC Office of Greenville County. S.C.

This is also the same property conveyed to the mortgagors by deed of Inez V. Marvill (formerly Inez V. Pitts) to be recorded herewith.

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, vonvey, 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 Mortgagoe 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, henceen, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

228 RV-21