SOUTH CAROLINA FHA FORW NO. 2175M (Rev. September 1972)

MORTGAGE

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

STATE OF SOUTH CAROLINA. SELL 2 55 PH 17 COUNTY OF GREENVILLE

TO ALL WIOM THESE PRESENTS MAY COXCERN: Mary C. Taylor

Greenville, S. C.

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

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

.a corporation 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 Nineteen Thousand Four Hundred and), with interest from date at the rate NO/100 - - - - - - - Dollars (\$ 19,400.00 per centum (8 %) per annum until paid, said principal eight 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 Forty-Two and 40/100 - - - - - - - - Dollars (\$ 142.40 , 1977, and on the first day of each month thereafter until commencing on the first day of March 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 February, 2007

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 and lot of land, with all improvements thereon, situate, lying and being on the northeastern side of Brookside Avenue in the City of Greenville, County of Greenville, State of South Carolina and being known and designated as Lot No. 15 and a portion of an unnumbered lot on a plat of "Subdivision of Tract No. 1 of Overbrook Land Co." prepared by R. E. Dalton, Surveyor, dated June, 1924, and recorded in the R.M.C. Office for Greenville County in Plat Book K at page 59 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Brookside Avenue at the joint front corner of Lots 14 and 15 and thence running with the line of Lot 14 N. 45-30 E. 180 feet to an iron pin; thence N. 47-58 E. 231.2 feet to an iron pin in the joint line of Lots 29 and 30; thence along the rear line of Lot 29, S. 24-27 E. 54.3 feet to an iron pin in the line of Lot 29; thence S. 45-30 W. 392.8 feet to an iron pin on the northeastern side of Brookside Avenue; thence along the northeastern side of Brookside Avenue N. 44-30 W. 60 feet to the beginning corner.

The above described property is the same acquired by the mortgagor by deed from James H. Ferguson, Jr. recorded February 10, 1977 in the R.M.C. Office for Greenville County.

The mortgagor covenants and agrees so long as this mortgage and the said notes secured hereby are insured under the national housing act, he will* 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 Mortgager 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 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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