SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976)

MORTGAGE GREENVILLE CO. S. C

This form is used in connection with mortgages insured under the one- to four-tainly provisions of the National Housing Act.

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE s

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Barbara M. Goolsby Greenville County, South Carolina

, 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 the State 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 Five Hundred Fifty and No/100------ Dollars (\$ 15,550.00), with interest from date at the rate of ----- eight ----- per centum (8 %) per annum until paid, said principal and interest being payable at the office of Collateral Investment Company in Birmingham, Alabama

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, shown and designated as Lot No. 227 on plat of PLEASANT VALLEY recorded in the R.M.C. Office for Greenville County, S. C. in Plats Book P, at Page 92, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Potomac Avenue at the joint front corner of Lots 227 and 228 and running thence S. 0-08 E. 160 feet to an iron pin; thence S. 89-52 W. 60 feet to an iron pin at the joint rear corner of Lots 226 and 227; thence N. 0-08 W. 160 feet to an iron pin on the southern side of Potomac Avenue; thence with the southern side of said Avenue N. 89-52 E. 60 feet to an iron pin, the point of beginning.

This being the identical property conveyed to the Mortgagor herein by deed of Irvine Street Realty Corp., to be executed and recorded of even date 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, 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 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, 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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