SOUTH CAROLINA

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THE RESERVE OF THE PARTY OF THE

MORTGAGE

1392 48233

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

REENVILLE CO. S. ?

TO ALL WHOM THESE PRESENTS MAY CONCERN: 12 , 425 \$

Michael E. Harkins and Dorothy Jean Harkins Greenville, South Carolina

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

WHERFAS, the Mortgogor 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 Sixteen Thousand Nine Hundred Fifty and no/100------ Dollars (\$ 16,950.00), with interest from date at the rate of eight ; or centum (8 %) per annum until paid, said principal and interest being payable at the office of Collateral Investment Company

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred

Twenty Four and 41/100

Commencing on the first day of May

1977, 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 April, 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 piece, parcel or lot of land in Greenville Township, Greenville County, State of South Carolina, near City of Greenville, near Cedar Lane Road, being known and designated as Lot Number Twenty (No.20) of the property of G.J. Douglas Estate, as shown on plat of said property recorded in Plat Book "F" at page 126 in the R.M.C. Office for Greenville County, and according to said plat, having the following metes and bounds, to-wit:

BEGINNING at a point on western side of Alamo Street, (formerly Hill Street), joint front corner with Lot No. 19, and running thence N. 79-10 W. 158.7 feet along northern line of Lot No. 19 to point in eastern line of Lot No. 18; thence N. 10-50 E. 70.55 feet, more or less, along line of Lot No. 18 to point, joint rear corner with Lot No. 21; thence S. 79-10 E. 158.7 feet along southern line of Lot No. 21 to a point on western side of Alamo Street, (formerly Hill Street); thence S. 10-50 W. 70.55 feet, more or less, along western side of Alamo Street, (formerly Hill Street), to the point of Beginning.

This is the same property as conveyed to Grantor herein by deed of G.W. Watts, dated May 11, 1953, recorded in the R.M.C. Office for Greenville County, S.C., in Deed Book 478 at page 203, recorded May 12, 1953

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 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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