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SOUTH CAROLINA 5 20 14 FHA FORM NO. 2175M (Rev. September 1972)

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MORTGAGE LEY

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE \$ ss

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JANET WILLIAMS,

of

Greenville, South Carolina

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

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

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 or lot of land in the County of Greenville, City of Greenville, State of South Carolina, designated as Lot No. 29 on a Plat of Dixie Heights prepared by C. M. Furman, Jr. Engineer, recorded in the RMC Office for Greenville County in Plat Book H at Page 46, and a more recent plat for Janet Williams, prepared by Carolina Surveying Company dated April 1, 1977 recorded in the RMC Office for Greenville County in Plat Book 18 at Page 39, and having, according to the more recent plat, the following metes and bounds, to-wit:

Beginning at a point on the southeast side of Briarcliff Drive at the joint front corner of Lots 28 and 29 and running thence S. 46-48 E., 150 feet to a point; thence along the rear of Lot No. 29 S. 43-12 W., 50 feet to a point; thence along the common line of Lots 29 and 30 N. 46-48 W., 150 feet to a point, said point being the joint front corner of Lots 29 and 30 on Briarcliff Drive; thence with said Drive N. 43-12 E., 50 feet to the beginning point.

This is the identical property conveyed to the mortgagor by deed of James Ronald and Alice W. Skelton to be recorded of even date herewith.

DOCUMENTARY STAMP TAX EBURIE

Together with all and singular the rights, members, hereditaments, and appunctionness 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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