P.O. Box 10636, North Charleston, S. C. 29411

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SOUTH CAROLINA FHA FORW NO. 2175M -Rev. September 1972

MORTGAGE GREENVILLE CO. S. 3

dise to tour-tarial, provide disect to National Housing Act.

STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

LARKIN EDWARD COGGINS and RUBY NELL COGGINS

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

WHEREAS, the Mortgagor is well and truly indebted unto

NO/100THS----- Dollars (\$ 6,700.00

of ----- per centum (8.0

shall be due and payable on the first day of JUNE, 1997

CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC.

, a corporation organized and existing under the laws of THE STATE 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 SIX THOUSAND SEVEN HUNDRED AND), with interest from date at the rate %) per annum until paid, said principal and interest being payable at the office of CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC.

in NORTH CHARLESTON, SOUTH CAROLINA or at such other place as the holder of the note may designate in writing, in monthly installments of FIFTY-SIX AND 08/100THS------ Dollars (\$ 56.08 commencing on the first day of JULY , 19 77, 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,

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, with improvements thereon, situate, lying and being near the City of Greenville, Greenville County, South Carolina, and being more particularly described as Lot 155, Section L, as shown on a plat entitled "Subdivision of Village Houses, F. W. Poe Manufacturing Company, Greenville, South Carolina", made by Dalton & Neves, July 1950, and recorded in the R.M.C. Office for Greenville County, in Plat Book Y, at Pages 26-29, inclusive.

THIS is the same property conveyed to the Mortgagors herein by deed of Deconard Lee Hatcher dated May 17, 1977 and recorded herewith.

> STATE OF SOUTH CAROLINA SOUTH CAROLINA TEXT DOCUMENTARY STAMP MY1377 TAX = 02.68

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.