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MORTGAGE

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T.B. Johnson, A.A.

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NIATE OF SOUTH CAROLINA, COLVIY OF GREENVILLE

TO ALL SHOW THISE PRESENTS MAY CONCERN: That DOROTHY A. REYNOLDS

Greenville, South Carolina . . heremafter called the Mortgagor, send(s) greetings:

WHI RIAN, the Mortgagor is well and truly indebted unto

COLLATERAL INVESTMENT COMPANY

, a corporation organized and existing under the laws of the State of Alabama . heremafter called the Vortpagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incomposated began by reference, in the principal sum of Thirty-two thousand seven hundred - - ii with interest from date at the rate Eight and one-half ge: Centum (8.5 Soper annum until paid, said principal and interest being parable at the office of Collateral Investment Company 2233 Fourth Avenue, North 153 Birmingham, Alabama or at such other place as the holder of the note may designate in writing, in monthly installments of Two hundred fifty-one and 46/100 - - - - - - - - Dollars (\$ 251.46) commencing on the first day of February 14 78, and on the first day of each month thereafter until the principal and interest are folly pard, except that the final payment of principal and interest, if not soomer paid, Shall be due and parable on the first day of a

NOW, KNOW ALL, MIN. That the Mortgager, in consideration of the aforesaid debt and for better securing the payment thereof to the Mostragee, and also in consideration of the further sum of Three Dollars (\$3) to the Mostraises in hand well and truly paid by the Mostragee at and before the scaling and delivery of these presents, the tecrips where d is here to acknowledged, has granted, hargained, sold, and released, and by these presents does costs buttain sell and release unto the Mortgagee, its successors and assigns, the following-described real estate situated in the County of Greenville

January, 2008

State of South Carolina: on the northern side of Avon Drive, being shown and designated as Lot 61 on a Plat of AVON PARK, recorded in the RMC Office for Greenville County in Plat Book KK, at Page 71. Said lot fronts 85.0 feet on the northern side of Avon Drive; runs back to a uniform depth of 160.0 feet, and is 85.0 feet across the rear.

This is the same property conveyed to the Mortgagor herein by deed of Michael E. Ronde and Frances M. Rohde, dated December 16, 1977, to be recorded simultaneously herewith.

"The Mortgagor covenants and agree so long as this mortgage and the said note secured hereby are insured under the National Housing Act, he will not execute or file for record any instrument which imposes a restriction upon the sale or occupancy of the mortgage property on the basis of race, color, or creed. Upon any violation of this undertaking, the mortgagee may, at its option, declare the unpaid balance of the mortgage immediately due and payable."

Together with all and singular the rights, members, hereditaments, and apputtenances to the same belonging or in any way incident or appertaining, and all of the reats, issues, and profits which may arise or be had therefrom, and including all brating, plunding, 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. Lowever, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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