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

MORTGAGE

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

TO ALL WHOM THESE PRESENTS MAY CONCERN: FRANK E. YOUNGBLOOD AND LINDA B.

WHEREAS, the Mortgagor is well and truly indebted unto COLLATERAL INVESTMENT COMPANY----

or at such other place as the holder of the note may designate in writing, in monthly installments of ACCORDING TO SCHEDULE A BELOW Dollars (\$),

commencing on the first day of OCTOBER-----, 19 78, 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, to the shall be due and payable on the first day of SEPTEMBER, 2008 Deferred interest shall be added to the principal balance monthly. The maximum aggregate amount by which said deffered interest shall principal balance monthly. The maximum aggregate amount by which said deffered interest shall increase the principal is \$1.34.42

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for before 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 lot of land with all buildings and improvements thereon in the County of Greenville, State of South Carolina, located in Plainview Heights Subdivision, and being located on the northwest corner of the intersection of Old Easley Bridge Road and Plainview Drive and being shown on the Greenville County Tax Maps as Lot 23, Block 3, Sheet 239.3 and being more particularly described according to the plat recorded in the RMC Office for Greenville County in Plat Book QQ, Page 23 and a more recent plat prepared for Frank E. and Linda B. Youngblood by Richard Wooten Land Surveying Company dated August 18, 1978 recorded in the RMC Office for Greenville County in Plat Book 65, Page 97, and having according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Old Easley Bridge Road and running thence N. 11-11 W., 186.2 feet to an iron pin; thence N. 78-55 E., 100.0 feet to an iron pin on Plainview Drive; running thence with said Drive S. 11-05 E., 168.5 feet to an iron pin, intersection of Plainview Drive and Old Easley Bridge Road; thence S. 36-00 W., 34.0 feet to an iron pin; thence S. 83-05 W., 75.0 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the grantor by deed of Ruth Ann Robertson Dille to be recorded of even date herewith.

SCHEDULE A

\$240.22 during the 1st note year \$246.23 during the 2nd note year \$252.38 during the 3rd note year \$258.69 during the 4th note year \$265.16 during the 5th note year \$271.79 during the 6th note year and thereafter

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 &Onnection 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 selzed 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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