DEC 5 1979 MORTGAGE

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

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SOUTH CÀROLINA,

KEVIN WES COLLINS

GREENVILLE, S. C. 29605

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

WHEREAS, the Mortgagor is well and truly indebted unto

THE GALBREATH MORTGAGE COMPANY

organized and existing under the laws of THE STATE OF OHIO , 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 TWENTY FIVE THOUSAND AND 00/100 Dollars (\$ 25000.00),

with interest from date at the rate of EIGHT per centum (8.00 %)

per annum until paid, said principal and interest being payable at the office of THE GALBREATH MORTGAGE COMPANY

101 E. TOWN STREET in COLUMBUS, OHIO, 43215

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

ONE HUNDRED EIGHTY THREE AND 44/100 Dollars (\$ 183.44),

commencing on the first day of JANUARY , 1980, 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 DECEMBER, 2009 ,

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 THE IMPROVEMENTS THEREON, SITUATE, LYING AND BEING IN THE CITY OF GREENVILLE, COUNTY OF GREENVILLE, STATE OF SOUTH CAROLINA, THE SAME BEING SHOWN AS LOT 96 AND A PORTION OF LOT 95, ON A PLAT OF LANGLEY HEIGHTS SUBDIVISION, AS SHOWN IN PLAT RECORDED IN PLAT BOOK 'N' AT PAGE 133, IN THE R.M.C. OFFICE FOR GREENVILLE COUNTY. SAID PROPERTY IS ALSO SHOWN ON A PLAT PREPARED FOR KEVIN WES COLLINS, BY ARBOR ENGINEERING COMPANY, DATED OCTOBER 31, 1979, AND ACCORDING TO SAID PLAT HAVING THE FOLLOWING BOUNDARIES AND MEASUREMENTS: BOUNDED ON THE SOUTHWEST BY HAWTHORNE LANE, WHEREON IT MEASURES 75 FEET; ON THE NORTHWEST BY LOT 97, WHEREON IT MEASURES 356.2 FEET; ON THE NORTHEAST BY BUSHY CREEK, WHEREON IT MEASURES 80 FEET; AND ON THE SOUTHEAST BY THE REMAINING PORTION OF LOT 95, WHEREON IT MEASURES 358.6 PAYE OF SOUTH CANOLINA FEET.

THE MORTGAGEE'S MAILING ADDRESS IS: 101 E. TOWN STREET COLUMBUS, OHIO 43215

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 tighting 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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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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