FHA FORM NO. 2175M (Rev. September 1972)



R.A.C.

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: JAMES H. JENKINS AND MILDRED B. JENKINS

of

Greenville, South Carolina

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

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

in

, a corporation organized and existing under the laws of . hereinafter Alabama 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 Fourteen Thousand Five Hundred Fifty and ), with interest from date at the rate No/100-------Dollars (\$ 14,550.00 per centum ( 83 %) per annum until paid, said principal eight and one-half of Collateral Investment Company and interest being payable at the office of Birmingham, Alabama

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Seventeen and 27/100----- Dollars (\$117.27 , 19 77 , and on the first day of each month thereafter until commencing on the first day of January 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 2001. December

NOV, KNOV 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 lot of land with the buildings and improvements thereon, situate on the South side of Prancer Avenue, in the City of Greenville, in Greenville County, South Carolina, being shown as Lot 295 on plat of Pleasant Valley, made by Dalton & Neves, Engineers, April, 1946, revised through July, 1954, recorded in the RMC Office for Greenville County, S. C., in Plat Book P, pages 92 and 93, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the South side of Prancer Avenue, at joint front corner of Lots 294 and 295, and running thence with the line of Lot 294, S. 0-08 E., 160 feet to an iron pin; thence N. 89-52 E. 60 feet to an iron pin; thence with the line of Lot 296 N. 0-08 W. 160 feet to an iron pin on the South side of Prancer Avenue, S. 89-52 W. 60 feet to the beginning corner.

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Deed of William E. Davis dated November 20, 1976, recorded in Deed Book 6046 page 5-60 RMC Office for Greenville County, S. C.

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.

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