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

GREENVILLE CO.S.

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

Collateral Investment Company 2233 Fourth Avenue, North Birmingham, Alabama 35203

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Randall W. Johnson and Wilma J. Johnson

of

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

WHEREAS, the Mortgagor is well and truly indebted unto

NOT, 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 lot of land, with the buildings and improvements thereon, situate on the west side of Agewood Drive in the Town of Simpsonville, Austin Township, Greenville County, South Carolina, being shown as Lot 425, Section V, Sheet One on plat of Westwood Subdivision, made by Piedmont Engineers and Architects, November 28, 1972, recorded in R.M.C. Office for Greenville, S.C., in Plat Book 4-X, Page 62 and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the west side of Agewood Drive at the joint front corner of Lots Nos. 424 and 425 and running thence with line of Lot 424 N. 85-12 W. 140 feet to an iron pin; thence running N. 4-48 E. 86 feet to an iron pin at the joint rear corner of Lots Nos. 425 and 426; thence running with the line of Lot 426 S. 85-12 E. 140 feet to an iron pin on the western side of Agewood Drive at the joint front corner of Lots Nos. 425 and 426; thence running with Agewood Drive S. 4-48 W. 86 feet to an iron pin the point of beginning. THIS being the same property conveyed to Phillip A. Yeager by deed of Builders & Developers, Inc. recorded in the R.M.C. Office for Greenville County September 16, 1974, in Deed Book 1006 at page 759.

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logether with all and singular the rights, members, hereditaments, and apputtenances to the same belonging or in any way incident or appettaining, 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, ail 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 Mortgagoe 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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