

MORTGAGE

This form is used in connection with mortgages insured under the new 1-28 adjustable provisions of the National Housing Act.

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: ALBERTA B. SMITH

Greenville, South Carolina

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

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

a corporation
organized and existing under the laws of the State of Alabama, hereinafter
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-
corporated herein by reference, in the principal sum of Seven Thousand Five Hundred and No/100-----
Dollars (\$ 7,500.00), with interest from date at the rate
of eight and one-half per centum (8-1/2 %) per annum until paid, said principal
and interest being payable at the office of Collateral Investment Company
2233 Fourth Avenue, North in Birmingham, Alabama
or at such other place as the holder of the note may designate in writing, in monthly installments of Fifty Seven
and 68/100----- Dollars (\$ 57.68),
commencing on the first day of January 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,
shall be due and payable on the first day of December, 2007.

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 Mort-
gagor 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, Greenville Township,
State of South Carolina: being known as Lot 24 as shown on plat of Section V, Judson Mill Vil-
lage by Dalton & Neves, Engineers, February, 1940, recorded in the R.M.C. Office for
Greenville County in Plat Book K, Pages 33 and 34, and having, according to a more recent
survey by Arbor Engineering dated November 16, 1977, and recorded in the R.M.C. Office
for Greenville County in Plat Book 6-J, Page 36, such metes and bounds as shown
thereon. Said lot has a width of 70.0 feet along the southern side of 9th Street and a
width along the rear of said lot of 70.0 feet. Said lot runs to a depth of 90.80 feet on
the eastern side and runs to a depth of 91.10 feet on the western side.

This is the same property conveyed to the mortgagor by deed of Vernon M. Enloe and
Frances K. Enloe recorded in the R.M.C. Office for Greenville County on December 5, 1977,
in Deed Book 1001, Page 102.

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 ab-
solute, 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 for-
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-
sons 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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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
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