

1428-513

SOUTH CAROLINA
FHA FORM NO. 2175M
Rev. 5-22-64

MORTGAGE

THIS INSTRUMENT IS SUBJECT TO THE
REQUIREMENTS OF THE FEDERAL HOUSING
ADMINISTRATION, U.S. DEPARTMENT OF
HOUSING AND URBAN DEVELOPMENT,
AND THE NATIONAL HOUSING ACT.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

11 10 35
GREENVILLE COUNTY

TO ALL WHOM THESE PRESENTS MAY CONCERN: Richard D. Harris and Betty Jo Harris

Greenville County, South Carolina of
hereinafter called the Mortgagor, sends 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 Seventeen Thousand Eight Hundred Fifty and
No/100----- Dollars (\$ 17,850.00), with interest from date at the rate
of eight and three-fourths----- per centum (8-3/4) per annum until paid, said principal
and interest being payable at the office of Collateral Investment Company, 2233 Fourth Avenue,
North in Birmingham, Alabama 35203

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 May 1978, 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 April 2008. Deferred interest shall be
added to the principal balance monthly. The maximum aggregate amount by which said deferred
interest shall increase the principal is \$151.61.

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 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
State of South Carolina:

ALL that piece, parcel or lot of land in the County of Greenville, State of South
Carolina, situate, lying and being on the northern side of N. Acre Drive (formerly
known as Neal Circle) and being known and designated as Lot No. 4 of NORTH ACRES
SUBDIVISION, plat of which is recorded in the RMC Office for Greenville County in
Plat Book EE at Page 13 and having such metes and bounds as shown thereon, reference
to said plat being made for a more complete description.

THIS is the same property as that conveyed to the Mortgagor herein by deed from
James R. Kennedy recorded in the RMC Office for Greenville County on April 10, 1978.

THE mailing address of the Mortgagee herein is 2233 Fourth Avenue, North, Birmingham,
Alabama 35203.

SCHEDULE A

\$124.11 during the 1st note year	\$139.76 during the 7th note year
\$126.59 during the 2nd note year	\$142.56 during the 8th note year
\$129.12 during the 3rd note year	\$145.41 during the 9th note year
\$131.70 during the 4th note year	\$148.32 during the 10th note year
\$134.34 during the 5th note year	\$151.28 during the 11th note year
\$137.02 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
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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