SOUTH CAROLINA FHA FORM NO. 2175M Rev. September 1972:

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This term is used in connection with mortgages insured under the ones, to four-family provisions of the National Housing Act.

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

CHARLES HOLDEN AND EVALINA H. HOLDEN

shall be due and payable on the first day of December, 2008

, a corporation hereinafter

Travelers Rest, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Collateral Investment Company, 2100 First Avenue North, Birmingham, Alabama, 35203

organized and existing under the laws of Alabama called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-Twenty-Six Thousand, Nine Hundred, corporated herein by reference, in the principal sum of

Fifty and no/100ths of nine and one-half

26,950.00), with interest from date at the rate Dollars (\$ 9 1/2 %) per annum until paid, said principal per centum (

Collateral Investment Company and interest being payable at the office of in Birmingham, Alabama

or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred. Dollars (\$ 226.65 Twenty Six and 65/100ths , 19 79 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,

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 Mortgager 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: in Saluda Township, containing one acre according to a plat of Property of Charles Holden And Evalina H. Holden, prepared by W. R. Williams, Jr, Surveyor, dated November 1, 1978 to be recorded of even date herewith. The subject property is located on the north-

THIS is a portion of the property conveyed to the Mortgagors by deed of Donald Charles Ford and Carolyn Ramsey Ford to be recorded of even date herewith.

westerly side of Center Road and fronts thereon a distance of 150 feet.

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

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.

TO THE REAL PROPERTY.