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GREENVILLE CO. S. C.

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GRIFFIN & HOWARD  
P. O. BOX 19393  
GREENVILLE, S. C. 29699

SOUTH CAROLINA) JONNIE S. TANKERSLEY  
FHA FORM NO. 2175m R.H.C. **MORTGAGE**  
(Rev. March 1971)

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 } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: Patricia A. Barber

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

WHEREAS, the Mortgagor is well and truly indebted unto COLLATERAL INVESTMENT COMPANY, ITS SUCCESSORS AND ASSIGNS, AS THEIR INTEREST MAY APPEAR,

a corporation  
organized and existing under the laws of Alabama, hereinafter 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 Thirteen Thousand Fifty and no/100 Dollars (\$13,050.00), with interest from date at the rate of Nine per centum (9%) 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 One Hundred Five and 05/100-----Dollars (\$105.05), commencing on the first day of September, 1974, 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 August, 2004.

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 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 certain piece, parcel, or lot of land with the improvements thereon, situate, lying, and being on the Northeast side of South Estate Drive in Gantt Township, being shown and designated as lot 67 on a plat of Crestwood, Inc., made by J. C. Hill, Surveyor, dated February 28, 1949, said plat being recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book "S" at Page 189, and having according to said plat the following metes and bounds to-wit:

BEGINNING at an iron pin on the Northeast side of South Estate Drive at the joint front corner of lot 66 and 67 and running thence with the line of lot 66 N. 37-10 E. 178 feet to an iron pin; thence S. 60-50 E. 66.5 feet to an iron pin; thence with the line of lot 68 S. 36-00 W. 178.2 feet to an iron pin on the Northeast side of South Estate Drive; thence along the Northeast side of South Estate Drive N. 60-05 W. 70 feet to the beginning corner.

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; and, provided, further, that in the event the debt is paid in full prior to maturity and

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