

2233 Fourth Ave. North
Birmingham, Alabama
35203

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

MORTGAGE

FILED
GREENVILLE CO. S. C.

BOOK 1377 PAGE 871

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:

SEP 16 2 01 PM '76

DUNNIE S. TANNERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN: **KIRBY SUMMERS AND DOROTHY W. SUMMERS**

Greenville, South Carolina, 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 **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 **Eighteen Thousand Five Hundred and No/100---**
----- Dollars (\$ **18,500.00**), with interest from date at the rate
of **eight and one-half** per centum (**8.5** %) per annum until paid, said principal
and interest being payable at the office of **Collateral Investment Company**
in **Birmingham, Alabama**

or at such other place as the holder of the note may designate in writing, in monthly installments of **One Hundred**
Forty-Two and 27/100----- Dollars (\$ **142.27**),
commencing on the first day of **October**, 19**76**, 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 **September**, 20**06**.

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 certain piece, parcel or lot of land, together with improvements thereon, situate,
lying and being on the northern side of Pleasant Ridge Avenue in Greenville County, South
Carolina, being shown and designated as Lot No. 35 on plat of Pleasant Valley recorded in
the Greenville County R.M.C. Office in Plat Book "P" at pages 92 and 93; and having,
according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Pleasant Ridge Avenue at the joint front
corner of Lots 35 and 36, said iron pin being situate 452.5 feet east of Prince Avenue,
and running thence along the line of Lot 36 N. 0-08 W. 160 feet to an iron pin; thence
N. 89-52 E. 60 feet to an iron pin at the corner of Lot 34; thence with the line of Lot 34
S. 0-08 E. 160 feet to an iron pin on the northern side of Pleasant Ridge Avenue; thence
with the northern side of Pleasant Ridge Avenue S. 89-52 W. 60 feet to the point of
beginning.

Deed of Heyward Rosemond and Brenda T. Rosemond, dated September 16, 1976, recorded in
Deed Book 1042, at page 947.

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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