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

2233 900 Kline. n.

GREENVILLE CO. S. C.

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

STATE OF SOUTH CAROLINARIA

COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

LULA BELLE MITCHELL DRUMMOND

GREENVILLE COUNTY, SOUTH CAROLINA

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

WHEREAS, the Mortgagor is well and truly indebted unto

## COLLATERAL INVESTMENT COMPANY

,a corporation

or at such other place as the holder of the note may designate in writing, in monthly installments of ONE HUNDRED TWENTY-EIGHT AND 08/100------ Dollars (\$ 128.08 ), commencing on the first day of January , 1977, 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 , 2006.

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 in the County of Greenville, State of South Carolina, City of Greenville, and being shown as portion of Lot 92, Overbrook Land Co. and Woodville Investment Co., on plat recorded in plat book F, page 218, RMC Office for Greenville County, and shown also as Property of Lula Belle Mitchell Drummond" on plat prepared by Campbell & Clarkson, Surveyors, Inc., dated November 11, 1976, to be recorded in plat book 5/1, page 92, RMC Office, and having, according to the latter plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Lowndes Hill Road, joint front corner of driveway of Lot 93, and running thence along said driveway, S. 13-16 W., 93.6 feet to an iron pin; thence turning and running N. 75-54 W., 110.0 feet to an iron pin; joint rear corner of lot 92 and 91; thence turning and running along the joint line of lot 92 and 91, N. 22-00 E., 100.4 feet to an iron pin on Lowndes Hill Road; thence turning and running along Lowndes Hill Road, S. 69-00 E., 55.0 feet to an iron pin; thence continuing along Lowndes Hill Road, S. 76-44 E., 40 feet to the point of beginning.

Being the same property conveyed to Lula Bell Mitchell Drummond by deed of Ward T. Northrup, dated November 15, 1976, to be recorded herewith in the RMC Office for Greenville County.

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.

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