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

GEO 10 2 50 PH '70

DONNIE S. TANKERSLEY

R.H.C.

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

MARY ALICE DUCKETT

of

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Collateral Investment Company

, a corporation Alabama organized and existing under the laws of , 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 Eighteen Thousand Five Hundred and No/100--), with interest from date at the rate %) per annum until paid, said principal per centum (8 eight Collateral Investment Company and interest being payable at the office of Birmingham, Alabama in or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred , 1977 , and on the first day of each month thereafter until January commencing on the first day of the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid. December shall be due and payable on the first day of

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 piece, parcel or tract of land lying and being situate in Gantt Township, Greenville County, State of South Carolina, and being known and designated as Lot No. 40 on Plat of Property of Paramount Park, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book "W" at page 57, and being more particularly shown on Plat of property of Caldwell N. Powell, dated April 19, 1954, prepared by R. K. Campbell, Surveyor, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwest side of Crosby Circle at the joint front corner of Lots 40 and 41 and running thence along the joint line of Lots 40 and 41 N. 43-15 W. 150 feet to a point in the center of a ten foot utility easement at the joint rear corner of Lots 28, 29, 40 and 41; thence turning and running along the center of said utility easement being the joint line of Lots 29 and 40 N. 46-45 E. 70 feet to a point, joint rear corner of Lots 29, 30, 39 and 40; thence turning and running along the joint line of Lots 39 and 40 S. 43-15 E. 150 feet to a point on the northwest side of Crosby Circle, said point being 537.9 feet in a Southwesterly direction from Earl Boulevard; thence running and turning along the northwest side of Crosby Circle S. 46-45 W. 70 feet to the point of beginning.

DOCUMENTARY STAMP TAX COVAD TO TAX BELLET 16 TAX BRITISH TAX

Deed of Richard C. Kerns and Annette T. Kerns, dated December 10, 1976, recorded in Deed Book 10% at page 2%.

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.

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