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

DOWNIE S. TAYLOR
MORTGAGE

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: We, James B. Lawrence and Carolyn M. Lawrence of Greenville County, S. C. , 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 incorporated herein by reference, in the principal sum of **Twenty-five Thousand Six Hundred and 00/100** -----Dollars (\$ 25,600.00-----), with interest from date at the rate of **eight and one-half** ----- per centum (**8 1/2** --%) 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 Ninety-six and 86/100** -----Dollars (\$196.86 -----), commencing on the first day of **October**, 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

NOT, 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 lot of land, situate, lying and being in the County of Greenville, State of South Carolina, and being known and designated as Lot No. 6, Blue Ridge Heights Subdivision, according to a plat prepared of said property by Thurl M. Amick, Registered Surveyor, dated October 10, 1975, and revised April 23, 1976, and which said plat is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 5P, at Page 27, and having according to a more recent plat entitled "Property of Bruce James Lawrence, et al" dated September 8, 1977, prepared by R. B. Bruce, R.S., the following metes and bounds:

BEGINNING at a point in or near the center of South Carolina Highway 101 joint corner of property of the Grantor and G. A. Sandlin, and running thence with the common line of the Grantor and G. A. Sandlin, N. 72-42 W. 91.6 feet to an iron pin, joint rear corner of Lots 2 and 6; thence running with the common line of Lots 2 and 6, N. 26-09 E. 101.2 feet to an iron pin, joint rear corner of Lots 5 and 6; thence running with the common line of Lots 5 and 6, S. 75-28 E. 307.96 feet to a point in or near the center of South Carolina Highway 101; thence running with said Road, S. 11-25 E. 27.84 feet to a point in or near the center of said Road; thence continuing with said Road, S. 14-00 E. 105.88 feet to a point in or near the center of said Road, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Albert A. Cox and Melissa F. Cox dated Sept. 22, 1977 and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1665, Page 644, on Sept. 27, 1977. Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging 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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