

SOUTH CAROLINA
FHA FORM NO. 2175M
Rev. September 1976

MORTGAGE

This instrument is subject to the terms and conditions of the Uniform Residential Loan Agreement published by the National Housing Administration.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: HAROLD LOURIS AND VIVIAN L. LOURIS

Greenville, South Carolina, hereinafter called the Mortgagor, sends greetings:

WHEREAS, the Mortgagor is well and truly indebted unto COLLATERAL INVESTMENT COMPANY

organized and existing under the laws of the State 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 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 (8-1/2) per annum until paid, said principal and interest being payable at the office of Collateral Investment Company 2233 Fourth Avenue, North 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 February 1978 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 January, 2008

NOT KNOWN 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 Mortgagee in hand well and truly paid by the Mortgagor 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: and being known as Lot No. 118, Section A on Subdivision of Woodside Mills, recorded in Plat Book W, Pages 111-117 in the R.M.C. for Greenville County, and having, according to a more recent survey entitled Property of Harold Louris and Vivian Louris dated November 7, 1977, recorded in the R.M.C. Office for Greenville County in Plat Book 44, Page 6, such metes and bounds, as shown thereon.

Said lot fronts on the eastern side of Woodside Avenue 87 feet; on the northern side said lot has a depth of 149.6 feet and on the southern side has a depth of 129.8 feet and has a width of 69.7 feet along the rear alley.

This is the same property conveyed to the mortgagors by deed of Hobbs H. Clayton recorded in the R.M.C. Office for Greenville County on December 16, 1977, in Deed Book 117, Page 315.

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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