

Collateral Investment Co.
2233 Fourth Avenue North
Birmingham, Alabama 35203

1425 599

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

MORTGAGE
GREENVILLE CO. S. C.

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

STATE OF SOUTH CAROLINA,
COUNTY OF Greenville }

FILED
MAR 10 3 53 PM '78
BONNIE S. TANKERSLEY
R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN: **Fernando Hernandez,**

of
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
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 in-
corporated herein by reference, in the principal sum of **Twelve Thousand Nine Hundred and**
00/100-----Dollars (\$ **12,900.00**), with interest from date at the rate
of **eight and three-fourths** per centum (**8 3/4** %) 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 Fourteen and 04/100----- Dollars (\$ **114.04**),
commencing on the first day of **May**, 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 **April, 1998.**

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 with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the western side of Baldwin Street and being known and designated as Lot No. 195, Block 16, according to a plat of Brandon Mill Village recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book QQ at Pages 56-59, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin at the southwestern corner of the intersection of Baldwin and Cooper Streets and running thence along the western side of Baldwin Street, S. 24-48 E. 64 feet to an iron pin; thence along the joint line of Lots 194 and 195, S. 65-12 W. 95.5 feet to an iron pin; thence N. 24-48 W. 64 feet to an iron pin on the wouthern side of Cooper Street; thence along the southern side of Cooper Street, N. 65-12 E. 95.5 feet to the beginning point.

The above described property is the same acquired by the Mortgagor by deed from the Secretary of Housing and Urban Development recorded in the R.M.C. Office for Greenville County, South Carolina on March 10, 1978.

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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