

1428 738
FHA # 461:153361

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

FILED
GREENVILLE, S.C.
MORTGAGE

This instrument is subject to the provisions of the National Housing Act.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Mortgagee's Address:
2233 4th Ave. No.
Birmingham, AL 33203

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DENNIS A. LUM and MARTHA L. LUM

of
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 in-
corporated herein by reference, in the principal sum of **TWENTY-FIVE THOUSAND AND NO/100**==
-----Dollars (\$ **25,000.00**) with interest from date at the rate
of **eight & three-quarters** 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**
NINETY-SIX AND 75/100 Dollars (\$**196.75**),
commencing on the first day of **June**, 19**78**, 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 **May 2008**,

NOTE. 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 lot of land situate on the eastern side of **SMYTHE STREET** being
shown as **LOT NO. 119** on a plat of the property of **Victor-Monaghan Mills**,
dated **July 1952**, revised **March 1953**, prepared by **Pickell & Pickell**,
Engineers, recorded in **Plat Book DD** at page **153-B** in the **RMC Office** for
Greenville County, and having according to said plat the following metes
and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of **Smythe Street** at the
joint front corner of **Lot 118** and **Lot 119** and running thence with **Lot 118**
S 89 E 187 feet to an iron pin at the joint rear corner of **Lot 118** and
Lot 119; thence **S 1 -37 W 100 feet** to an iron pin at the joint rear corner
of **Lot 119** and **Lot 120**; thence with **Lot 120 N 89 W 186 feet** to an iron
pin on **Smythe Street**; thence with **Smythe Street N 1-00 E 100 feet** to
the point of beginning.

This is the same property conveyed to the mortgagors herein by
deed of **Furman W. Brezeale**, to be recorded herewith.

DOCUMENTARY
STAMP
TAX
\$ 10.00

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 ab-
solute, 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 for-
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-
sons 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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