SOUTH-CAROLINA E3 23 This form is used in connection with mortgages insured under the one- to four-family provisions of COURSE S. TARRERSLEY the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

FHA FORM NO. 2175m (Rev. March 1971)

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Thomas V. Rackley 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 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 Thirteen Thousand Fifty and No/100---Dollars (\$ 13,050.00), with interest from date at the rate Reference to said plat is hereby craved for a metes and bourse at the rate Paid and Fully Satisfied this 5th day of January 1979.

Witnesses:

COLLATERAL INVESTMENT COMPANY

Sammy P. Kendrick

ITS: Assistant Vice President

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C. E.S. KINETER Together with all and singular the tights, 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

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple abforever. 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 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:

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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; and, provided, further, that in the event the debt is paid in full prior to maturity and

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