REGULATION NO. 22
COMPLIED WITH
SOUTH CAROLINAAC
ENA FORM NO. 27734
(Roy. Morch 1971)

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OUNNIE S. JANKERSLE GAGE

BOOK 1202 PACE

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

1311

BOOK 81 PACE 042

TO ALL WHOM THESE PRESENTS MAY CONCERN: James E. Franks and Bonnie J. Franks

Greenville County

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Collateral Investment Company

, a corporation , hereinafter

per centum (7 %) per annum until paid, said principal
of the kest office for Greenville County, said lot fronting on

Elletsom Drive.

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The 12 th Day of July 19 83
THE CITIZENS AND SOUTHERN NATIONAL BANK OF SOUTH CAROLINA COLUMBIA, S. C.

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By Song H. M. 1990

Lesley K. Wills-Credit Officer

Witness State State

Betty S. Litble

Certified a true and correct copy of the original.

_(LS)

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BOTTOWETS
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 of

forever.

The Mortgagor covenants that he is lawfully seized of the premises bereinabove 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; and, provided, further, that in the event the debt is paid in full prior to maturity and

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