SOUTH CAROLINA FHA FORM NO. 21754 (Rev. September 1972)

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once to four-family provisions the National Housing Act.

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STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE ECH DE SITANAERSLEY MIMIO John W. & Margaret C. Hipp % Robert M. White, Attorney P.O. Box 10132

TO ALE, WHOM THESE PRESENTS MAY CONCERN: ----RICHARD E. RAY, JR. AND TRUE K. SCOTT-----

Greenville, S.C. 29603

Greenville, South Carolina

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

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

, a corporation $\boldsymbol{\omega}$, hereinafter Alabama organized and existing under the laws of 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 --Fifteen Thousand, Four Hundred, N Fifty and No/100------Dollars (\$ 15,450.00----), with interest from date at the rate N of ---Eight------per centum (-----8%) per annum until paid, said principal and interest being reveble at the office of Collatoral Tourist, Tying and being on the ALL that piece, parcel or lot of land situate, Tying and being on the northwesterly side of West Hillcrest Drive, in the City of Greenville, northwesterly side of West Hillcrest Drive, in the City of Greenville, County of Greenville, State of South Carolina, shown as Lot No. 48, on a plat of Druid Hills, made by Dalton & Neves, Engineers, January, 1947, recorded in the RMC Office for Greenville County, South Carolina in Plat Book P, at Page 113, said plat being hereby craved for a metes and bounds description hereof. This is the same property conveyed to the mortgagors herein by deed of James H. Suttles, dated November 19, 1976, recorded in the RMC Office for Greenville County in Deed Book 1046 at Page 363, on November 22, 1976. November 22 1976. ly 19 84 Paid and fully satisfied this 14th COLLATERAL INVESTMENT COMPANY nica Grave

Debra Jones 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

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 difference of the indebtedness evidenced by the said note, at the sa

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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