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GREENVILLE CO. S. C.
AUG 24 12 14 PM '72

BOOK 1246 PAGE 231

ELIZABETH RIDDLE
R.M.C.

MORTGAGE

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

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

STATE OF SOUTH CAROLINA, }
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Harold M. Riddle and Valjean W. Riddle ----- of
Greenville, South Carolina hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto **Collateral Investment Company, 2233 Fourth Avenue, North, Birmingham, Alabama 35203**

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 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 of **Seven** per centum (**7** %) 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 **Eighty-six and 91/100** Dollars (\$ **86.91**), commencing on the first day of **October**, 1972, 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 **September**, 2002.

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 Mortgagor 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 piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, and being shown as Lot No. 8, Section A, on Plat of Oak Hill recorded in the R.M.C. Office for Greenville County in Plat Book MM, Page 29, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwesterly side of Good Street at the joint front corner of Lots 7 and 8 and running thence with the common line of said lots, N. 67-51 W., 150 feet to an iron pin; thence S. 22-09 W. 75 feet to an iron pin; thence S. 67-51 E. 150 feet to a concrete marker on the northwesterly side of Good Street; thence with said Street, N. 22-09 E. 75 feet to the point of BEGINNING.

The mortgagor covenants and agree so long as this mortgage and the said note secured hereby are insured under the National Housing Act, he will not execute or file for record any instrument which imposes a restriction upon the sale or occupancy of the mortgaged property on the basis of race, color, or creed. Upon any violation of this undertaking, the mortgagee may, at its option, declare the unpaid balance of the mortgage immediately due and payable.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same in any way incident or appertaining, and all of the rents, issues, and profits, together with the plumbing and including all heating, plumbing, and lighting fixtures, and equipment in any way connected therewith 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 hereinafter described, that he has good right and lawful authority to sell, convey, and otherwise dispose of the same, and that the same are free and clear of all liens and encumbrances, whatsoever. The Mortgagor further covenants that he will defend all and singular the premises unto the Mortgagee forever, from and against the claims of 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 mortgage herein provided for at the times and in the manner therein provided. Privilege is reserved to the mortgagee to require the payment of one or more monthly payments on the principal that are next due on the note, or to require the payment of the principal to maturity, provided, however, that written notice of an intention to exercise such privilege is given to the mortgagor (30) days prior to prepayment, and provided further, that in the event the mortgagor prepay the mortgage...