SOUTH CAROLINA

## MÖRTGAGE

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STATE OF SOUTH CAROLINA. COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN

That we, Ronald G. Lewis and Mary R. Lewis

Greenville, 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 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 - - - Fifteen thousand six hundred - - -- - - - - Dollars (\$ 15,600.00 ), with interest from date at the rate ਨ) per annum until paid, said principal per centum ( 9.0- - - Nine - - and interest being payable at the office of Collateral Investment Company, Birmingham, Alabama 2233 Fourth Avenue, North in or at such other place as the holder of the note may designate in writing, in monthly installments of - - - One hundred twenty-five and 58/100 - - -Dollars (\$ 125.58 , 19 75, and on the first day of each month thereafter until commencing on the first day of October 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, 2005.

NOW, KNOW ALL MEN. That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, its successors and assigns, the following-described real estate situated in the County of Greenville

State of South Carolina: On the southeastern side of Crosby Circle, being shown and designated as Lot 205 on a Plat of PARAMOUNT PARK, recorded in the R.M.C.

Office for Greenville County in Plat Book W, at Page 57. Said Lot fronts 84.0 feet on the southeastern side of Crosby Circle; runs back to a depth of 187.0 feet on its southwestern boundary; runs back to a depth of 218.0 feet on its northeastern boundary, and is 20.0 feet across the rear.

The mortgagor covenants and agrees 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 mortgage property on the basis of race, color, or creed. Upon any violation of this undertaking, the mortgage 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 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 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.

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