SOUTH CAROLINA FHA FGRM NO. 2175W (Rev. September 1976)

## **MORTGAGE**

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

STATE OF SOUTH CAROLINA, \$\\ 255: 9 36 44 7

TO ALL WHOM THESE PRESENTS MAY CONCERNS?

That I, Tommie Laton Taylor

of Greenville, South Carolina . hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

## COLONIAL MORTGAGE COMPANY

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

- Twenty-five thousand - - Dollars (\$ 25,000.00 ), with interest from date at the rate of Eight and three-fourths per centum ( 8.75 ?) per annum until paid, said principal and interest being payable at the office of Colonial Mortgage Company

P. O. Box 2571 in Montgomery, Alabama 36105 or at such other place as the holder of the note may designate in writing, in monthly installments of

One hundred ninety-six and 75/100 - - - - - Dollars (\$ 196.75), commencing on the first day of June . 19 78, 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 May, 2008

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: on the western side of South Forest Circle, being shown and designated as Lot 8 on a Plat of FOREST HILLS, recorded in the RMC Office for Greenville County in Plat Book 000, at Page 111. Said Lot fronts an aggregate of 160.0 feet on the western side of South Forest Circle; runs back to a depth of 258.7 feet on its southern boundary; runs back to a depth of 237.2 feet on its northern boundary, and has an aggregate of 134.0 feet across the rear.

This is the same property conveyed to the Mortgagor herein by deed of Terry Lee Edens and Sheree Ann Edens, dated April 28, 1978, to be recorded simultaneously herewith.

IT IS UNDERSTOOD AND AGREED that the air conditioning unit and appliances located in the dwelling are included as part of the real estate and covered by this mortgage.

| STAND | | | 0,00 | |

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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