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with mortgages insured under the nc+ to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, | 220 902 \$1.75 COUNTY OF GREENVILLE

SOUTH CAROLINA

(Rev. September 1976)

FHA FORM NO. 21) 54 4 17

··· 1442 4:373

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Dora K. Gainey and Judith G. Cantrell

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

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

, a corporation Alabama organized and existing under the laws of , 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 Four Hundred Fifty and 00/100 ----- Dollars (\$ 15,450.00----), with interest from date at the rate per centum (9 1/2 %) per annum until paid, said principal nine and one-half 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 Hundred Twenty-nine and 93/100 ----- Dollars (\$ 129.93) commencing on the first day of August , 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, July, 2008 shall be due and payable on the first day of

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 certain piece, parcel or lot of land, with the buildings and improvements thereon situate, lying and being on the north side of Rogers Avenue, near the City of Greenville, inGreenville County, South Carolina, being shown as Lot No. 33 on plat of B. E. Geer Property, revised by W. M. Rast, Engineer, May 1929, recorded in the RMC Office for Greenville County, S.C. in Plat Book G, at Page 237 (ALso shown on survey made by R. W. Dalton, Surveyor, March 20, 1948) and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the north side of Rogers Avenue, at joint front corner of Lots 32 and 33, and running thence along north side of Rogers Avenue, North 83-55 East 78 feet to an iron pin at corner of Lot 34; thence with the line of Lot 34 North 5-50 West 100.4 feet to an iron pin; thence South 83-55 West 78 feet to an iron pin at the rear corner of Lot 32; thence with the line of Lot 32 South 5-50 East 100.4 feet to an iron pin on the north side of Rogers Avenue, the Beginning corner.

This is the same property conveyed to the mortgagors herein by deed of Homer C. Couch, dated June 29, 1978, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1082, at Page 526 on June 512, 1978.

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.

O.