SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1972)

GREENMINET GAGE

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN: ANNIE M. CAMPBELL and HERBERT L. SHELL

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 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 Sixteen Thousand Nine Hundred Fifty), with interest from date at the rate and No/100----- Dollars (\$16,950.00 eight and one-half per centum (8 & 1/2 %) per annum until paid, said principal and interest being payable at the office of Collateral Investment Company, 2233 Fourth in Birmingham, Alabama 35023 Avenue North or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Forty Seven and 13/100---- Dollars (\$ 147.13 , 19 77, and on the first day of each month thereafter until commencing on the first day of July 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 June, 1997.

NOT, KNOT 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: South Carolina

ALL that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, in Greenville Township, City of Greenville, State of South Carolina, on the Northeast corner of Watts Avenue and Biltmore Drive, and being shown and designated as Lot No. 20 on plat of property of Parish, Gower and Martin, recorded in the RMC Office for Greenville County, S. C., in Plat Book H, Page 176, and having, according to a more recent plat by Carolina Surveying Co., dated June 1, 1977, entitled "Property of Annie M. Campbell and Herbert L. Shell", the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northeast corner of the intersection of Watts Avenue and Biltmore Drive, and running thence with Biltmore Drive, N. 0-48 E., 165 feet to an iron pin at the joint rear corner of Lots 17 and 20; thence along the line of Lot 17, S. 84-34 E., 60 feet to an iron pin at the joint rear corner of Lots 19 and 20; thence along the line of Lot 19, S. 0-48 W., 165 feet to an iron pin on Watts Avenue; thence along Watts Avenue, N.84-34 W., 60 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of DElizabeth F-R. Conner, dated June 9, 1977, recorded June 10, 1977, in the RMC Office for Greenville County, S. C., in Deed Book 1058, Page 282.

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.

(CONTINUED ON NEXT PAGE)

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