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BOOK 1193 PAGE 835

SOUTH CAROLINA

VA Form 28—6338 (Home Loan) Revised August 1963, Use Optional, Section 1810, Title 38 U.S.C. Acceptable to Federal National Mortgage Association,

MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

WHEREAS:

William Steve Babb and Kathy S. Babb

Greenville County, South Carolina , hereinafter called the Mortgagor, is indebted to Thomas & Hill, Inc., a West Virginia Corporation, with principal place of business at 818 Virginia Street, East, Charleston, West Virginia 25327.

., a corporation organized and existing under the laws of West Virginia , hereinafter called 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 Nine Thousand Three Hundred and no/100 Dollars (\$9,300.00---), 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 Thomas & Hill, Inc., 818 Virginia Street, East, in Charleston, West Virginia 25327, or at such other place as the holder of the note may designate in writing delivered or mailed to the Mortgagor, in monthly installments of Sixty One and 94/100 Dollars (\$61.94----), commencing on the first day of , 19 71, and continuing 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 June, 2001,

Now, Know All Men, that 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 scaling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property situated in the county of Greenville

State of South Carolina; lying and being in O'Neal Township, containing 1.2 acres more or less, being shown at the southwestern intersection of O'Neal Camp Road and Berrys Mill Road, on a Plat of property of William Steve Babb, made by R. B. Bruce, Surveyor, April 8,1971, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-K at Page 23, the description in said plat being incorporated herein at length by reference, as though set out in full.

The grantor(s) covenant(s) and agree(s) that so long as this mortgage and note secured hereby are guaranteed under the Servicemen's Readjustment Act, whichever is applicable, he will not execute or fil for record any instrument which imposes a restriction upon the sale or occupancy of the subject property on the basis of race, color or creed. Upon violation of this covenant, the noteholder may, at its option, declare the unpaid balance of the debt secured hereby immediately due and payable.

The grantor(s) covenant(s) and agree(s) that should this security instrument or note secured hereby be determined ineligible for guaranty under the Servicemen's Readjustment Act within thirty (30) days from the date hereof (Written statement of any officer or authorized agent of the Veterans Administration declining to guarantee said note and/or this security instrument being deemed conclusive proof of such ineligibility) the present holder of the note secured hereby or any subsequent holder thereof may, at its option, declare all notes secured hereby immediately due and payable.

The said parties of the first part hereby covenant and agree that this is a purchase money deed of trust/mortgage which is executed and delivered as security for the purchase money paid as consideration for the coveyance of the above Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtanances describ to the same belonging or in anywise appertaining; all the rents, issues, and profits until default hereunder); all property fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto

the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned;