

VA Form 28-6338 (Home Loan)
Revised September 1975. Use Optional.
Section 1810, Title 38 U.S.C. Accept-
able to Federal National Mortgage
Association.

Greenville

SOUTH CAROLINA

MORTGAGE

STATE OF SOUTH CAROLINA, }
COUNTY OF Greenville } ss:

WHEREAS: Kenneth Wayne Gardner and Chi Hyon Gardner
Collateral Investment Company
2233 Fourth Avenue, North
Birmingham, Alabama 35203

Greenville County

, hereinafter called the Mortgagor, is indebted to

Collateral Investment Company

organized and existing under the laws of Alabama, a corporation
called Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incor-
porated herein by reference, in the principal sum of Twenty Two Thousand and NO/100-----

-----Dollars (\$ 22,000.00), with interest from date at the rate of
Eight per centum (8 %) per annum until paid, said principal and interest being payable
at the office of Collateral Investment Company, 2233 Fourth Avenue, North
in Birmingham, Alabama 35203, 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 One Hundred Sixty
One and 48/100-----Dollars (\$161.48), commencing on the first day of
March 1, 1977, 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 February 1, 2007

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 sealing 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;

ALL that certain piece, parcel or lot of land, with all improvements
thereon, or hereafter to be constructed thereon, situate, lying and
being in the State of South Carolina, County of Greenville, on the
North side of Fourth Day Street and being known and designated as Lot
No. 20 as shown on a plat entitled "Canterbury Subdivision, Section II",
prepared by Heaner Engineering Co., Inc. Dated July 17, 1972 and sub-
sequently revised through March 31, 1976, which plat Book 5P at page
32; said plat being referred to for a more complete description thereof:

"The mortgagor covenants and agrees that so long as this mortgage and
the said note secured hereby are guaranteed under the provisions of the
Serviceman's Readjustment Act of 1944, as amended, he will not execute or
file for record any instrument which imposes a restriction upon the sale or
occupancy of the mortgaged property on the basis of race, color,
or creed. Upon any violation of this undertaking, the mortgagee may,
at its option, declare the unpaid balance of the debt secured hereby
immediately due and payable."

"The Mortgagor covenants and agrees that should this mortgage
or the note secured hereby not be eligible for guaranty of insurance
under Servicemen'S Readjustment Act within 90 days from the date
hereof (written statement of any officer or authorized agent of the

Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances
to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that
the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all
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; Range and wall to wall carpet :