

VA Form 16-6318 (Home Loan)
Revised September 1975. Use Optional
Section 1610, Title 38 U.S.C. Accept-
able to Federal National Mortgage
Association.

MORTGAGEE'S ADDRESS:
2233 Fourth Avenue, North
Birmingham, Alabama 35203

1420 75
SOUTH CAROLINA

MORTGAGE

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

WHEREAS: Richard Edward Graham, Sr.

Greenville County, South Carolina of
Collateral Investment Company, hereinafter called the Mortgagor, is indebted to

, a corporation
organized and existing under the laws of the State of Alabama, hereinafter
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 Forty-Eight Thousand Nine Hundred and No/100
-----Dollars (\$ 48,900.00), with interest from date at the rate of
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 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 Three Hundred Seventy-
Six and 04/100-----Dollars (\$ 376.04), commencing on the first day of
February, 19 78, 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 January, 2008.

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 piece, parcel or lot of land in the County of Greenville, State of South
Carolina, situate, lying and being at the northeastern corner of the intersection
of Carlton Drive and Pinehurst Drive and being known and designated as Lot No.
10 on a plat of PINE VALLEY ESTATES recorded in the RMC Office for Greenville
County in Plat Book MM at Page 138 and having such metes and bounds as shown thereon,
reference to said plat being made for a more complete description.

THIS is the same property as that conveyed to the Mortgagor herein by deed from
June Darby Mulligan recorded in the RMC Office for Greenville County on
January 11, 1978.

"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 or insurance under Servicemen's Readjustment Act within
90 days from the date hereof (written statement of any officer or authorized agent
of the Veterans Administration declining to guarantee or insure said note and/or this
mortgage being deemed conclusive proof of such ineligibility), the present holder of the
note secured hereby or any subsequent holder thereof may, as its option, declare all
notes secured hereby immediately due and payable."

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; The carpeting located in the
dwelling on the above described property and the utility shed located on the
above described property are also made a part of the mortgaged premises;

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