REGULATION NO. 22
COMPLIED WITH

MC

We form the 1318 (Home Loan)
Revised Attents 1644, Use Optional,
Section 1810, Title 3 U.S.C. Acceptable to Federal National Mortrage
Association.

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SOUTH CAROLINA

MORTGAGE

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

WHEREAS:

Bobbie J. Smith and Patricia Ann B. Smith

Greenville, South Carolina

, bereinafter called the Mortgagor, is indebted to

Collateral Investment Company

, a corporation organized and existing under the laws of Alabama , 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 Twency-Seven Thousand Five Hundred and No/100-----Dollars (\$27,500.00), 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 Collaceral Investment Company Birmingham, Alabama , 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 Eighty-Three and 15/100----- Dollars (\$ 183.15), commencing on the first day of , 19 73 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 , 2003

Now, Know All Men, that Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagoe 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;

All that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being shown as Lot No. 3 on plat of Property of Lee E. Thomason, made by C. O. Riddle, Surveyor, December, 1963, recorded in the RMC Office for Greenville County in Plat Book GGG, Page 58, and having such metes and bounds as shown thereon.

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 hereb, 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 thereof may, at 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 apper aning; 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 faxtures 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; specifically, range or countertop unit, dishwasher, vent fan, carpet in 3 bedrooms & hall, and new central air conditioner.