GREENVILLE: CO. S. C. OLLIE FARMS WORTH

JUL 26 3 11 AH '71 SOUTH CAROLINA

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

WHEREAS:

James P '¢ter Richey

Greenville County

, hereinafter called the Mortgagor, is indebted to

Thomas & Hill, Inc. , a corporation organized and existing under the laws of West Virginia 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 Fourteen Thousand Nine Hundred Fifty and No/100 Dollars (\$ 14,950.00 ), with interest from date at the rate of per centum ( 7 %) per annum until paid, said principal and interest being payable seven at the office of Thomas & Hill, Inc. West Virginia , 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 Ninety-Nine and 57/100 Dollars (\$ 99.57 . ), commencing on the first day of , 19 7], 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 July , 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 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, City of Greenville, situate, lying and being on the northern side of Kirkwood Lane and being known and designated as Lot No. 164 on a plat of Isaqueena Park recorded in the RMC Office for Greenville County in Plat Book P at Page 130 and 131, and having such metes and bounds as shown thereon, reference to said plat being made for more complete description

The grantor covenants and agrees that so long as this Deed of Trust, Security Deed, or Mortgage, whichever is applicable, and the Note secured hereby are guaranteed under the Servicemen's Readjustment Act, whichever is applicable, he will not execute or file 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 covenants and agrees that should this security instrument or note secured hereby be determined ineligible for guaranty under the Servicemen's Readjustment Act within thirty 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.

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;