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ELIZADETII RIDDLE

600 1256 PAGE 345

MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

payable on the first day of October ----, 2002,

WHEREAS:

Thomas K. Stover -

Collateral Investment Company

Conjugate of Alabama

Conjugate of

ALL that piece, parcel or lot of land situate, lying and being on the western side of DuVernot Drive near the City of Greenville, in the County of Greenville, State of South Carolina and known and designated as Lot No. 36 of a subdivision known as Manefield Park, Section A, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book XX at Page 53; said lot having such metes and bounds as shown thereon.

Also included within the terms of this mortgage are the following easily removeable items: Range or Counter Top Unit and Vent Fan.

The mortgager 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 the 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, 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 reputs, 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 shoushold appliances, which are and shall be defined to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned;