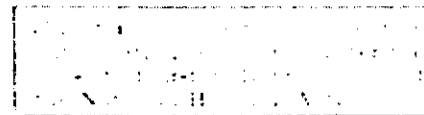


MORTGAGE



STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN I, Lois T. Williams

Greenville, Greenville County, South Carolina hereinafter called the Mortgagor, sends greetings

WHEREAS, the Mortgagor is well and truly indebted unto Collateral Investment Company

organized and existing under the laws of Alabama
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-
corporated herein by reference, in the principal sum of -----Eighteen Thousand Three Hundred Fifty
and No/100----- Dollars (\$ 18,350.00) 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
or at such other place as the holder of the note may designate in writing, in monthly installments of -----
One Hundred Forty One and 11/100----- Dollars (\$ 141.11)
commencing on the first day of February 1978 and 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 the 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 Mort-
gagor 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, and released, and by these presents does
grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following-described real
estate situated in the County of Greenville,
State of South Carolina in the City of Greenville, on the north side of Potomac Avenue,
being shown as Lot No. 176 on plat of Pleasant Valley made by Dalton & Neves, Engineers,
April 1946, revised May 1948, recorded in the PMC Office for Greenville County, South
Carolina in Plat Book "P", at Pages 92 and 92, referenced plat being craved for a
complete and detailed description thereof. Said lot fronts 60 feet on the north side
of Potomac Avenue; runs in parallel lines to a depth of 160 feet; and is 60 feet across
the rear.

This is the same property conveyed to the mortgagor herein by deed of George Walton
Hardeman, Jr. recorded in the RMC Office for Greenville County, South Carolina in
Deed Book 1070, Page 715, simultaneously herewith.

"The Mortgagor covenants and agrees so long as this mortgage and the said note secured
hereby are insured under the National Housing Act, she will not execute or file for
record any instrument which imposes a restriction upon the sale or occupancy of the mortgage
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 mortgage immediately
due and payable."

Mortgagee: Collateral Investment Company
2233 Fourth Avenue, N.
Birmingham, Ala. 35203

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in
any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom,
and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in
connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns
forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple ab-
solute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises
are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and for-
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-
sons whosoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at
the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an amount equal
to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior
to maturity, provided, however, that written notice of an intention to exercise such privilege is given at least thirty
(30) days prior to prepayment.

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