SOUTH CAROLINA

VA Form 26—4338 (Home Loan) Revised August 1963, Use Optional, Section 1513, Title 38 U.S.C. Acceptable to Federal National Mortgage

MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS:

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----JOSEPH S. WARD AND LOIS H. WARD-----

Greenville, South Carolina

, hereinafter called the Mortgagor, is indebted to

organized and existing under the laws of South Carolina, 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 --Eighteen Thousand, Five Hundred, Fifty and No/100-------Dollars (\$ 18,550.00-), with interest from date at the rate of

Eight-----per centum (--8 %) per annum until paid, said principal and interest being payable
at the office of Carolina National Mortgage Investment Co., Inc., P. O. Box 10636,
in Charleston, South Carolina , 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, ThirtySix and 16/100-------Dollars (\$ 136.16---), commencing on the first day of
February 19.77, and continuing on the first day of each month thereafter until the principal and

February, 19 77, 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, 2007.

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 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 factors of South Carolina;

ALL that certain piece, parcel or lot of land in Greenville Township, Greenville County, State of South Carolina, known and designated as Lot No. 5, West Avenue, on a plat of property of "Joseph S. Ward and Lois H. Ward", prepared by Carolina Surveying Company, dated November 6, 1976, recorded in the RMC Office for Greenville in Plat Book 5X, at Page 25, said plat being hereby craved for a metes and bounds description hereof.

This is the same property conveyed to the mortgagors herein by deed of J. A. Barker, dated July 23, 1976, recorded in the RMC Office for Greenville County in Deed Book 1040, Page 113, on July 23, 1976.

Should the Veterans Administration fail or refuse to issue its guaranty of the loan secured by this instrument under the provisions of the Servicemen's Readjustment Act of 1944, as amended, within sixty days from the date the loan would normally become eligible for such guaranty, the mortgagee may, at its option, declare all sums 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;

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