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SOUTH CAROLINA

VA Form 16—6333 (Home Loan) Revised August 1963. Use Optional, Section 1610, Title 38 U.S.C. Acceptable to Federal National Mortgage Association.

MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS:

PAUL V. SMITH AND SANDRA P. SMITH

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Greenville, South Carolina

hereinafter called the Mortgagor, is indebted to

COLLATERAL INVESTMENT COMPANY , a corporation organized and existing under the laws of the State of Alabama , hereinafte**r** 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 Thirteen Thousand Five Hundred and No/100 _____Dollars (\$ 13,500.00), with interest from date at the rate of per centum (8 %) per annum until paid, said principal and interest being payable at the office of Collateral Investment Company, 2233 Fourth Avenue, North , or at such other place as the holder of the note may Birmingham, Alabama in designate in writing delivered or mailed to the Mortgagor, in monthly installments of Ninety Nine and 09/100------Dollars (\$ 99.09), commencing on the first day of , 1977, 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 ,2007. **January**

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 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; and containing 0.222, more or less, acres as shown on plat recorded in the R.M.C. Office for Greenville County in Plat Book RRR, Page 87-B, and having such metes and bounds as shown on a more recent survey for Paul V. Smith and Sandra P. Smith recorded in the R.M.C. Office for Greenville County in Plat Book A RRR, Page 16. Said lot fronts 55.9 feet on Keith Drive and runs back on the northern side of said road to a depth of 150.46 feet; and runs back to a depth of 140.49 feet on the southern side of said road and is 74.97 feet across the rear.

The mortgagors covenant and agree 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 mortgagors covenant and agree that should this mortgage or the note secured hereby 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 of the note secured hereby or any subsequent holder thereof may, at its option, declare all notes secured hereby immediately due and payable.

This is the same property conveyed to the mortgagors by deed of William M. Dickson and Patricia L. Dickson recorded in the R.M.C. Office for Greenville County on December 22, 1976 in Deed Book to page its members, hereditaments, and appurtenances

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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