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This deed is an absolute conveyance of title in effect as well as in form and is not intended as a mortgage, trust conveyance, or security of any kind. The consideration therefore is full release of all debts, obligations, cost and charges heretofore subsisting on account of and by the terms of that certain mortgage from James E. Smith and Lucille Smith to Collateral Investment Company dated July 27, 1978 and recorded in Book 1498 at Page 799 of the official records of Greenville County, South Carolina, heretofore existing on the property herein conveyed and the Note(s) and all effect thereof in every respect.

Together with all and singular, the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining.

To Have and to Hold all and singular the premises before mentioned unto the said Secretary of Housing and Urban Development of Washington, D. C. his successors

Heistand Assigns forever

And we do hereby bind ourselves and our Heirs, Executors and Administrators, to warrant and forever defend all and singular the said premises unto the said Secretary of Housing and Urban Development of Washington, D. C., his successors

Heise and Assigns, against us and our

Heirs and against every

person whomsoever lawfully claiming, or to claim, the same or any part thereof.

WITNESS our Hands and Seal this

10th day of

teoruan

in the year of our Lord one thousand nine hundred and eighty-two

sixth

and in the two hundred and

year of the Sovereignty

and Independence of the United States of America.

Signed, Scaled and Delivered

in the presence of.

TAMES E SMITH

(SEAL)

JAMES E. SMITH

LUCILLE SMITH

(SEAL)

(CONTINUED ON NEXT PAGE)