SOUTH CAROLINA

VA Form 26—6338 (Home Loan) Revised September 1975. Use Optional, Section 1810, Title 38 U.S.C. Acceptable to Federal National Mortgage Association.

MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS:

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Richard Allen Metsker and Patricia A. Metsker

Simpsonville, South Carolina

, hereinafter called the Mortgagor, is indebted to

Collateral Investment Company

, a corporation organized and existing under the laws of hereinafter Alabama 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 Twenty-nine Thousand Nine Hundred and n0/100------Dollars (\$29,900.00), with interest from date at the rate of per centum (9.5%) per annum until paid, said principal and interest being payable at the office of Collateral Investment Company, 2100 First Avenue, North , or at such other place as the holder of the note may in Birmingham, Alabama, 35203 designate in writing delivered or mailed to the Mortgagor, in monthly installments of Two Hundred Fifty-one and 46/100----- Dollars (\$251.46), commencing on the first day of , 1978, 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 September , 2008

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 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;

ALL that lot of land with the buildings and improvements thereon situate on the north side of Chatwood Court and the east side of Agewood Drive in the Town of Simpsonville, Austin Township, Greenville County, South Carolina, being shown as Lot 516, Section V, Sheet Two, on Plat of Westwood Subdivision made by Piedmont Engineers and Architects, November, 28, 1972, recorded in the RMC Office for Greenville County, S.C., in Plat Book 4-X at Page 63, and having such metes and bounds as are more fully shown thereon.

The mortgagor covenants and agrees that so long as this mortgage and the said note secured hereby are guaranteed under the provisions of the Servicemen'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 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 anyor 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 mortgagors by deed of Tommy R. Kellett and Annie Mae Kellett dated August 31, 1978, recorded in Book 1000 at Page 500, on September 1, 1978.

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; wall-to-wall carpeting

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