VA Form 25-6315 (Home Loan) Revised September 1975. Use Optional, Section 1810, Title 38 U.S.C. Acceptable to Federal National Mortgage SOUTH CAROLINA

MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS:

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Robert Allen Carbaugh and Roxanne C. Carbaugh

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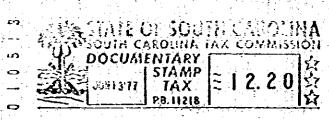
Mauldin, South Carolina , hereinaster called the Mortgagor, is indebted to

South Carolina National Bank , a corporation organized and existing under the laws of the State 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 Thirty Thousand Five Hundred and no/100-------- Dollars (\$30,500.00---), 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 South Carolina National Bank , or at such other place as the holder of the note may Columbia, South Carolina designate in writing delivered or mailed to the Mortgagor, in monthly installments of Two Hundred Twentythree and 87/100----- Dollars (\$ 223.87----), commencing on the first day of , 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 July, 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 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 State of South Carolina;

All that piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, shown as the major portion of Lot 21 on plat of Montclair Section 4, recorded in Plat Book 4 F at page 49 and on a more recent survey entitled Property of Robert Allen Carbaugh and Roxanne C. Carbaugh, recorded in Plat Book 6 at page and having such courses and distances as will appear by reference to the latter plat.

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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