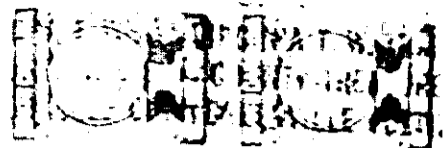


SOUTH CAROLINA

MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE



TO ALL WHOM THESE PRESENTS MAY COME

JAMES W. BOWDEN AND BRENDA W. BOWDEN
Greenville, South Carolina

WHEREAS...

COLLATERAL INVESTMENT COMPANY

organized and existing under the laws of **Alabama**
The Mortgagee, as hereinafter defined, on the 1st day of **September** 2004, at even date herewith, the terms of which are in
writing and may be referred to in the instrument of **Twenty Thousand Eight Hundred Fifty and**
No/100----- Dollars \$ 20,850.00 with interest from date at the rate
eight and one-half per annum, until paid, said principal
and interest to be paid to the order of **Collateral Investment Company**
Birmingham, Alabama
in monthly installments of **One Hundred Sixty and 34/100----- Dollars \$ 160.34**
beginning on the first day of **September** 2004 and 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 at maturity shall be paid
on the first day of **August, 2005**

NOT KNOWN TO ALL MEN That the Mortgagee, in consideration of the at least full and better value of the
principal amount of the Mortgage, and also in consideration of the further sum of Three Dollars (\$3) to the Mort-
gagor, has received, acknowledged, has granted, bargained, sold, and released, and by these presents does
grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following described real
estate situated in the County of **Greenville**
State of South Carolina

ALL that certain piece, parcel or lot of land in the County of Greenville, State of South Carolina,
on the westerly side of Patti Drive, being known and designated as Lot No. 20, on plot of
Stanton Heights, recorded in the RMC Office for Greenville County, S. C. in Plot Book "RR"
at Page 167.

The mortgagor covenants and agree so long as this mortgage and the said note secured hereby are
insured under the National Housing Act, 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 bases
of race, color, or creed. Upon any violation of this undertaking, the mortgagee may, at its
option, declare the unpaid balance of the mortgage immediately due and payable.



Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in
any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom,
and including all fixtures, plantings, and betterment fixtures and equipment now or hereafter attached to or used in
connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns
forever.

The Mortgagee covenants that he is lawfully seized of the premises hereinabove described in fee simple ab-
solute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises
are free and clear of all liens and encumbrances, whatsoever. The Mortgagee further covenants to warrant and for-
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-
sons whosoever lawfully claiming the same or any part thereof.

The Mortgagee covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at
the times and in the manner therein provided. Privilege is reserved to pay the debt in whole or in an amount equal
to any or more monthly payments on the principal that are next due on the note, on the first day of any month prior
to maturity, or on any day thereafter, that written notice of an intention to exercise such privilege is given at least thirty
days before the payment is made.

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