

FILED  
GREENVILLE CO. S. C.

BOOK 1414 PAGE 807

SOUTH CAROLINA

VA Form 26-4338 (Home Loan)  
Revised August 1963. Use Optional,  
Section 1810, Title 38 U.S.C. Acceptable  
to Federal National Mortgage  
Association.

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SOUTH CAROLINA  
R.M.C.

# MORTGAGE

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STATE OF SOUTH CAROLINA, }  
COUNTY OF GREENVILLE } ss:

WHEREAS: Robert L. Irby and Janet M. Irby

Greenville County, South Carolina, hereinafter called the Mortgagor, is indebted to

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COLLATERAL INVESTMENT COMPANY, 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 Twenty-five Thousand Nine Hundred Fifty and No/100 ----- Dollars (\$ 25,950.00 ), with interest from date at the rate of eight & one-half per centum (8.50%) per annum until paid, said principal and interest being payable at the office of Collateral Investment Company in Birmingham, Alabama, or at such other place as the holder of the note may designate in writing delivered or mailed to the Mortgagor, in monthly installments of One Hundred Ninety-nine and 56/100 ----- Dollars (\$ 199.56 ), commencing on the first day of December, 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 November, 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 Greenville, State of South Carolina; being shown and designated as Lot Number 20 on plat of Canterbury Subdivision, Section I, Revised, prepared by Heaner Engineering Co., Inc., dated September 26, 1972, recorded in Plat Book 5-D at Page 16 of the RMC Office for Greenville County.

This mortgage specifically includes the carpeting, fence and storm windows situate on the above described property.

This is the same property conveyed to the Mortgagors by deed of Rorald Verlon Rash and Pamela Sharon Rash dated November 3, 1977 and recorded of even date herewith.

The mortgagor covenants and agrees 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 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 insurance 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, as its option, declare all notes secured here- Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances by 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: immediately due and payable.

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