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ADDRESS: Collateral Investment Company, 2233 Fourth Avenue, North, Birmingham, Alabama  
SOUTH CAROLINA 29203

VA Form 28-633a (Home Loan)  
Revised September 1975. Use Optional.  
Section 1510, Title 38, U.S.C. Accord-  
able to Federal National Mortgage  
Association.

BOOK 1421 PAGE 973

# MORTGAGE

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

WHEREAS:

Peter Maurice St. Clair, Sr. and Elsie L. St. Clair  
of  
Greenville, South Carolina, hereinafter called the Mortgagor, is indebted to

Collateral Investment Company

, a corporation

, hereinafter

organized and existing under the laws of Birmingham, Alabama  
called Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incor-  
porated herein by reference, in the principal sum of Twenty-four Thousand Five Hundred and No/100

Dollars (\$24,500.00), with interest from date at the rate of

Eight and one-half per centum (8½ %) 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 Eighty-eight

and 41/100 Dollars (\$ 188.41), commencing on the first day of

January, 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 December, 2007. P.S. E.L.S

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; at the corner of the intersection of Picardy Drive with Mackenzie  
Drive, being shown and designated as lot No. 163, on a Plat of Idlewild, Sheet 1, made  
by Enwright Associates, Engineers, dated January 17, 1972, recorded in the R. M. C.  
Office for Greenville County, South Carolina, in Plat Book 4-N, at Page 54, reference  
to which is hereby craved for the metes and bounds thereof.

This being the same property conveyed unto the Mortgagor herein by deed from Joseph  
W. Gural, of even date to be recorded 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 insure 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 hereby immediately due and payable."

Also included in this mortgage is the carpeting and fence.

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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