

P. O. Box C-180  
Birmingham, Alabama 35283

FILED  
GREENVILLE CO. S. C.

1447  
SOUTH CAROLINA

VA Form 26-4338 (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 } ss:

WHEREAS: CARL T. EFFORD and NANCY M. EFFORD

Greenville, South Carolina

of  
, hereinafter called the Mortgagor, is indebted to

COLLATERAL INVESTMENT COMPANY

, a corporation  
organized and existing under the laws of the state of Alabama, 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 Forty-three thousand five hundred - - - - - Dollars (\$ 43,500.00 ), with interest from date at the rate of Nine & one-half 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 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 Three hundred sixty-five and 84/100 - - - - - Dollars (\$ 365.84 ), commencing on the first day of December, 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 November, 2008.

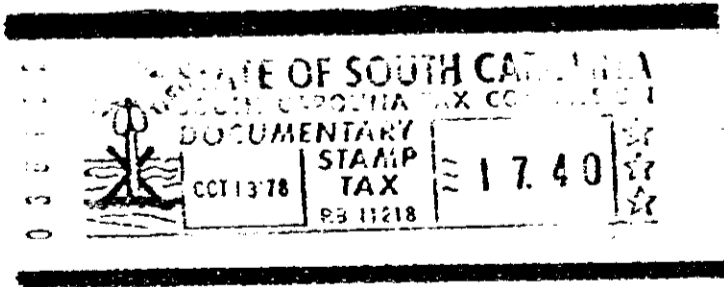
Now, KNOW ALL MEN, that Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery 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; on the northern side of Melbourn Lane, being shown and designated as Lot 91 on a Plat of WELLINGTON GREEN, recorded in the RMC Office for Greenville County in Plat Book YY, at Page 29. Said Lot fronts an aggregate of 145 feet on the northern side of Melbourn Lane; runs back to a depth of 180.2 feet on its eastern boundary; runs back to a depth of 142.5 feet on its western boundary, and has 51.3 feet across the rear.

This is the same property conveyed to the Mortgagors herein by deed of Charles L. Rogers, dated October 10, 1978, to be recorded simultaneously herewith.

IT IS UNDERSTOOD AND AGREED that the carpeting, window air conditioner, intercom, and outside storage area are included as part of the real estate and covered by this mortgage.

GCTO  
3 OCT 13 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;

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