

THE STATE OF SOUTH CAROLINA

COUNTY OF

I,

whom it may concern, that Mrs.

named

separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person or persons whomsoever, renounce, release, and forever relinquish unto the within named HOME OWNERS' LOAN CORPORATION, its successors and assigns, all her interest and estate, and also all her right and claim of dower, of, in or to all and singular the premises within mentioned and released.

RENUNCIATION OF DOWER

, Notary Public of South Carolina, do hereby certify unto all

did this day appear before me, and, upon being privately and

GIVEN under my Hand and Seal, this

day of _____, 193

Notary Public of South Carolina. (L. S.)

SATISFIED and CANCELLED

of record this 21 day of Aug. 1939

C. E. Hinman
C. C. F. & G. S.
RICHLAND COUNTY, S. C.

THE STATE OF SOUTH CAROLINA,
County of Richland.

Josephine M. Duncan



HOME OWNERS' LOAN CORPORATION

MORTGAGE OF REAL ESTATE

I hereby certify that the within mortgage has been this 21 day of Aug, A. D. 1938, at 10¹⁵2 M. o'clock, recorded in my office in Book of Mortgages "HP", at page 225

C. E. Hinman
Clerk of the Court of Common Pleas and General Sessions (or R. M. C.) for Richland County,



THE STATE OF SOUTH CAROLINA

MORTGAGE

COUNTY OF Richland,

KNOW ALL MEN BY THESE PRESENTS, That I, Josephine M. Duncan, of the City of Columbia, County of Richland, State of South Carolina,

and hereinafter known and designated as Mortgagor, whether one or more, SEND GREETINGS:

WHEREAS, the mortgagor stands indebted unto HOME OWNERS' LOAN CORPORATION, a corporate instrumentality of the United States of America, organized and existing under and by virtue of an Act of Congress of the United States of America, known as Home Owners' Loan Act of 1933, as amended, with its principal place of business in the City of Washington, in the District of Columbia, in the United States of America, hereinafter known and designated mortgagee, as evidenced by a certain promissory note of even date herewith, for the full and just principal sum of Eighteen Hundred and No/100-----Dollars (\$1800.00),

payable to the order of mortgagee, together with interest at the rate of five per centum (5%) per annum from date until paid, both principal and interest payable on an amortization plan in monthly installments of Fourteen and 23/100 Dollars (\$14.23) on the 16th day of each month hereafter, beginning on the 16th day of January, 1939, and continuing until fully paid; the payments to be applied, first, to interest on the unpaid balance, and the remainder to principal until said debt is paid in full. Additional payments of principal in any amounts may be made at any time and shall be credited on such portions of the principal debt hereby evidenced as the owner or holder hereof shall elect.

Interest will be charged only on the balance of said debt remaining unpaid. All of which, and such other terms and conditions as contained in said note, will fully appear by reference thereto; default in payment of any installment of principal and/or interest for a period of thirty (30) days to render the whole debt due at the option of the mortgagee.

NOW KNOW ALL MEN, That the mortgagor, in consideration of the said debt and the sum of money aforesaid, and for the better securing the payment thereof to the said mortgagee, according to the terms of the said note and of this mortgage, and also in consideration of the further sum of Three Dollars (\$3.00) to the said mortgagor in hand well and truly paid by the said mortgagee at and before the sealing and delivery of these presents, receipt whereof is hereby acknowledged, has granted, bargained, sold and released, in fee simple, and by these presents does grant, bargain, sell and release, in fee simple, unto the mortgagee, its successors and assigns, the following described land, to wit:

All th at certain piece , parcel or lot of land, with the improvements thereon, or to be erected thereon, situate, lying and being on the southern side of Taylor Street (formerly known as Camden Road), in the City of Columbia, in the County of Richland, in the State of South Carolina, measuring on Taylor Street fifty (50') feet and running back therefrom in parallel lines one hundred thirty-two feet and eight inches (132' 8"), and bounded on the North by Taylor Street, on the East by lot now or formerly of Columbia Real Estate and Insurance Agency; on the South by lot now or formerly of Columbia Real Estate and Insurance Agency, and on the West by lot now or formerly of Minnie Campbell, Trustee; and being the same premises conveyed to Home Owners' Loan Corporation by Agnes Koon, by deed dated June 14, 1937, recorded June 14, 1937; in the office of the Clerk of Court for Richland County, South Carolina, in Book of Deeds "EG" at page 263.

TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, or in any wise incident or appertaining:

AND IT IS AGREED, by and between the said parties, that all plumbing, heating and lighting fixtures and appurtenances, and all such other goods and effects as are ever furnished by a landlord in letting any unfurnished building, which are or shall be attached to the building covered by these presents, by nails, screws, bolts, pipe connections, masonry or in any manner, are and shall be deemed to be fixtures and an accession to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns and all persons claiming by, through, or under them, and shall be deemed to be part of the security for the indebtedness herein mentioned and to be covered by this mortgage.

TO HAVE AND TO HOLD all and singular the said premises unto the said mortgagee, its successors and assigns, forever. And the mortgagor does hereby bind himself, his heirs, executors, administrators and assigns, to warrant and forever defend, all and singular, the said premises unto the mortgagee, its successors and assigns, from and against the mortgagor, his heirs, executors, administrators and assigns, and all other persons whomsoever, lawfully claiming, or to claim, the same or any part thereof.

As a part of the consideration hereof and of the acts of said mortgagee hereunder, said mortgagor, on behalf of himself, his heirs, executors, administrators or assigns, hereby covenants and agrees with the mortgagee and represents and declares as follows:

1. Wherever there is a reference in the agreements, covenants, conditions and terms herein contained, to any of the parties thereto, the same shall be construed to mean as well the heirs, representatives, successors and assigns (either voluntary by act of the parties, or involuntary by operation of law) of the same, and all obligations of the mortgagor herein and hereunder shall extend to and be binding upon the heirs, executors, administrators, and assigns of the mortgagor; all rights, powers, privileges and remedies herein conferred upon and given unto the mortgagee shall extend to and may be exercised and enjoyed by the successors and assigns of the mortgagee and by any agent, attorney or representatives of the mortgagee, its successors or assigns. Wherever the context so admits or requires, the singular number as used throughout this instrument shall include the plural, and the plural shall include the singular, and the masculine shall include the feminine.
2. Where, by the terms and conditions of the said note or of this instrument, a day or time is fixed for the payment of any money or the performance of any obligation or agreement, the time stated enters into the consideration, and is of the essence of the entire contract.
3. That the mortgagor is lawfully seized and possessed of the property hereinabove described by purchase from the mortgagee; and there are no prior liens or judgments against the mortgagor and no intervening right, title or interest whatsoever in any person affecting said premises, and the mortgagor is 21 years of age or over, and is suffering under no disability which would affect the validity of this mortgage.
4. That the mortgagor shall forthwith insure and keep insured, as may be required by the mortgagee, its successors or assigns, all buildings or improvements now or hereafter erected or situated upon said lands, and all equipment and personalty herein mortgaged, against loss or damage by fire (and by casualty, including tornado, windstorm or hail, if required by the mortgagee), in such form, such amounts and in such company or companies as shall be satisfactory to the mortgagee, the loss, if any, to be payable to the mortgagee, as its interests may appear at the time of the loss, and shall assign and deliver to the mortgagee said policy or policies of insurance under a mortgage clause in form satisfactory to the mortgagee, with premium paid thereon, and shall promptly pay when due all premiums for such insurance; and if additional insurance is taken out on the property, that all policies for same shall be delivered to said mortgagee, its successors or assigns, the same as in the required policy.
5. That this mortgage is given contemporaneously with a promissory note from mortgagor to mortgagee evidencing the unpaid portion of the purchase price of the real estate hereinabove described conveyed simultaneously herewith to the mortgagor by the mortgagee.
6. The mortgagor covenants and agrees to pay promptly when due and payable, all and singular the taxes, assessments, levies, liabilities, obligations and encumbrances of every nature on said described property each and every, and deliver the official receipts therefor to the Corporation, or a certificate signed by each taxing official to whom any such taxes shall be payable, that all taxes due to be paid said official have been paid for the current year.
7. It is further covenanted and agreed that the mortgagor will keep all buildings, fixtures or other improvements of any kind or nature now on said property in as good condition as they now are, and likewise will keep in good condition any buildings, fixtures or other improvements that should hereafter, with the consent of the mortgagee, be erected and placed thereon; and the mortgagor binds himself not to erect, or permit to be erected, any new buildings on the premises herein mortgaged, nor to add to, or permit to be added to, any existing improvements thereon, without the written consent of the holder, or holders, of said note and this mortgage; and will commit, permit or suffer no waste on said property of any kind, or any impairment or deterioration of said property, or any part thereof, or the destruction or removal from said property of any building, fixtures, or other improvements of any kind whatsoever, or do or suffer any act to be done in, upon or about said premises or any part thereof, whereby the value of the said mortgaged property shall be impaired or weakened as security for said debt. In the event of any violation, or attempt to violate, this stipulation, said note and mortgage shall immediately become due and collectible, at the option of the holder thereof, as provided for in case of other violations of the terms of the mortgage.
8. If the mortgagor shall fail to procure and maintain insurance on said property, as herein agreed, or after procuring the same shall fail to pay the premium therefor; or if the mortgagor shall fail to pay any taxes, assessments, levies, liabilities, obligations or encumbrances on said property as and when the same shall become due and payable; or if the mortgagor shall fail to keep the buildings or improvements now on said lot, or hereafter placed thereon, in good order and condition, then, in any or either of said events, the mortgagee may, at its election, and without waiving or affecting its right to foreclose this mortgage or any other right it has under the note and mortgage, perform or pay the same, or any part thereof. Any sums so paid or advanced by the mortgagee as herein provided shall be added to the principal debt hereby secured, and shall become a part thereof; and the repayment thereof, with interest from the date of such payment by the mortgagee, at the rate of five per centum (5%) per annum, shall be secured by this instrument; and the mortgagee shall be subrogated to all rights of the person or persons to whom such payments are made. Any sums so advanced shall be repaid by the mortgagor immediately and without demand unless the mortgagee shall permit such sums of money to be otherwise repaid, in which event the same shall be repaid by mortgagor to mortgagee at such time or times, in such amount or amounts, at such place or places, and in such manner as mortgagee shall determine and require.
9. The mortgagor hereby agrees to pay, all and singular, any costs, charges and expenses, including attorney's fees, reasonably incurred or paid at any time by the mortgagee, its successors or assigns, in any action at law or equity or special proceedings affecting the mortgaged premises, or because of the failure on the part of the mortgagor, his heirs, executors, administrators or assigns to perform, comply with and abide by each and every stipulation, agreement, condition and covenant of said promissory note and this mortgage, or either, and upon his failure so to do, any sums so expended may be added to the debt hereby secured and the mortgagee may reimburse itself under this mortgage.
10. It is further covenanted and agreed, that in the event the premises hereby mortgaged, or any part thereof, shall be condemned and taken for public use under power of eminent domain, any and all damages awarded for the taking of, or damages to, said premises, or any part thereof, up to the amount remaining unpaid on the note and mortgage, shall be paid to the mortgagee, its successors or assigns, which is authorized in the name of the mortgagor to execute valid receipt and acquittance therefor and endorse in name of mortgagor any check, draft or instrument given for payment, to deduct from award all reasonable expenses, including attorney's fees and costs incurred on behalf of itself and/or mortgagor, and to appeal in name of mortgagor and/or itself from any award made.
11. All monies received by mortgagee or payable to it from insurance policies, condemnation or other awards, sales, leases or releases of part or all of the premises, rents, royalties, income or profit from premises or otherwise received by mortgagee, at its option, without notice, and without affecting the liability of anyone for payment of the obligation secured, may be applied by mortgagee on the indebtedness hereby secured, whether due or not, in such order, part or manner as mortgagee may elect; or at the option of mortgagee, same, or any part, may be used by mortgagee or mortgagor for rebuilding, repairing, renovating, improving, adding to or relocating the buildings now or hereafter situate on premises or for other purposes.
12. It is further covenanted and agreed, that should any proceedings be commenced for the foreclosure of any second mortgage or other lien affecting the premises covered by this mortgage, the mortgagee may, at its option, immediately declare its lien and the note which it secures due and payable, and start such proceedings as in its judgment may be necessary to protect its interest in the premises.
13. PROVIDED ALWAYS, NEVERTHELESS, And it is the true intent and meaning of the parties to these presents, that if the mortgagor shall well and truly pay, or cause to be paid, unto the mortgagee, its successors or assigns, the said debt or sum of money, with interest thereon, if any shall be due, and shall perform all the agreements, conditions, covenants and terms according to the true intent of said note and this mortgage, then this mortgage shall cease, terminate and be utterly null and void. But if default be made and continued for a period of thirty (30) days in making any payment under said promissory note (or any extension or renewal thereof) or in making payment as herein provided of any other indebtedness hereby secured, or if mortgagor shall fail to procure and maintain insurance on the buildings on said land, or to pay the premium on any insurance procured by him or the mortgagee when and as the same becomes due and payable, or shall fail to pay any taxes, liens, assessments or amounts mentioned herein, before or when the same shall become due and payable, or shall fail to reimburse the mortgagee for any amounts paid on his behalf when the same shall be demanded; or if the buildings and/or other improvements on said land are not kept in as good condition as they now are, or the mortgagor shall erect or permit to be erected any new buildings on said land without the consent in writing of the mortgagee; or if injury or waste is committed or permitted to or on said property, or the buildings or improvements thereon, or any fixtures or improvements are removed from or changed on said property, without the consent in writing of the mortgagee, all in accordance with the covenants herein contained; or if mortgagor abandons the premises; or if the mortgagor shall fail to keep, observe or perform or shall violate any of these, or any other, agreement, condition, covenant, stipulation or term of this instrument, or the note which it secures, the whole amount of said debt, at the option of the mortgagee, shall become due and collectible at once.

14. The mortgagor represents and declares as a condition hereof and as a part of the consideration for the loan secured hereby, that he does hereby waive and renounce for himself, his heirs, administrators, and executors all rights that now exist or that may hereafter exist under the laws of the State of South Carolina to require an appraisal of the property herein described, before or after the foreclosure sale thereof, and agrees to pay the full amount of the indebtedness secured hereby, and the full amount of the deficiency in the payment thereof that may be established by the foreclosure sale of the property herein described, without requiring an appraisal of the property herein described, either before or after the foreclosure sale thereof, and without any defense or set-off because of the alleged true value of said land, or for any reason.

15. And the said mortgagor doth, as additional security, hereby assign, set over and transfer to the said mortgagee, all of the rents, issues and profits of the said mortgaged premises that may be unpaid or uncollected and that accrue or fall due from and after any default by mortgagor hereunder, or any breach or violation of any agreement, condition, covenant or term of the note or mortgage, or after the service of a summons in any action of foreclosure to which said mortgagee may be a party, and the holder of this mortgage shall be entitled to the appointment of a receiver for such rents and profits as a matter of right, and if said premises be not rented, the receiver shall have the right to rent out the premises; all without consideration of the value of the mortgaged premises, as security for the amount due the mortgagee, or the solvency of any person or persons liable for the payment of such amount, anything herein or elsewhere to the contrary notwithstanding.

16. In the event said debt, or any part thereof, is established by or in any action for foreclosure of this mortgage, the mortgagee may also recover of the mortgagor, in addition to the said debt or so much thereof as shall be unpaid, a reasonable sum, not exceeding ten (10%) per cent upon the amount due, for attorney's fees, which shall be secured by this mortgage and shall be included in any judgment of foreclosure recovered.

17. All rights and powers herein conferred are cumulative of all other remedies and rights allowed by law and may be pursued concurrently.

18. In case of error or omission in this mortgage or the note which it secures, a mortgage or note to correct the same, dated as of this date, will be promptly executed by the mortgagor.

19. It is further covenanted and agreed that any waiver by the mortgagee of any agreement, condition, stipulation or covenant of this instrument, or any violation thereof, shall not be construed as a waiver of the act at any subsequent time, or of any similar or other act or acts of commission or omission at that time or at any subsequent time.

20. The mortgagor shall hold and enjoy the said premises until default in the payment of any of the installments, as provided in said note, or breach of any of the covenants or conditions of this mortgage shall be made; however, any agent or representative of the mortgagee may enter upon said premises at any time for the purpose of inspecting same, or for any other purpose desired by the mortgagee, and do such other things as necessary to protect and preserve the security.

21. The mortgagor agrees that in the event the ownership of the mortgaged premises, or any part thereof, becomes vested in a person other than the mortgagor, the mortgagee, its successors and assigns, may, without notice to the mortgagor, deal with such successor or successors in interest with reference to the mortgage and the debt hereby secured, in the same manner as with the mortgagor, without in any way vitiating or discharging the mortgagor's liability hereunder or upon the debt hereby secured. No sale of the premises hereby mortgaged and no forbearance on the part of the mortgagee or its assigns, or release of any portion of the mortgaged premises and no extension of the time for the payment of the debt hereby secured given by the mortgagee or its assigns shall operate to release, discharge, modify, change or affect the original liability of the mortgagor herein, either in whole or in part.

WITNESS my hand and seal this 16th day of December, in the year of our Lord one thousand nine hundred and thirty-eight and in the one hundred and sixty-third year of the Sovereignty and independence of the United States of America.

Josephine M. Duncan (Seal)
her mark. (Seal)

Signed, Sealed and Delivered in the Presence of: (Seal)

Townsend Belser (Seal)
Jno. C. McNeil (Seal)

THE STATE OF SOUTH CAROLINA

COUNTY OF Richland.

Before me, Townsend Belser, Notary Public of South Carolina, personally appeared Jno. C. McNeil and made oath that he saw the within named Josephine M. Duncan sign, seal and, as her act and deed, deliver the within written deed, for the uses and purposes herein mentioned, and that he, with Townsend Belser, witnessed the execution thereof, and subscribed their names as witnesses thereto.

SWORN to and subscribed before me, this 16th day of December, 1938.

Townsend Belser (L. S.)
Jno. C. McNeil

STATE OFFICE
HOME OWNERS' LOAN CORPORATION

1246 MAIN STREET
COLUMBIA, SOUTH CAROLINA

August 21, 1939

HP 225

Robinson & Robinson
Attorneys at Law
907 Central Union Bldg.
Columbia, S. C.

Attention: Miss Alice Robinson

Dear Miss Robinson:

Re: Loan SI 38-16-A-129
Josephine M. Duncan

Loan 38-25-A-1536
Enoch Cunningham

In accordance with your letter of August 9 relative to the above loans, I have secured all necessary papers as requested. We can make settlement at any time that is convenient to you. It will be necessary to have the borrowers present to sign the receipts we take when loans are settled, or someone who is authorized by them to sign the receipts for them. The following are statements of the amounts due:

On the Enoch Cunningham loan, there will be due as of August 25, 1939, \$718.13, with interest at the rate of \$0.098511 per day for each day thereafter until payment in full. There was due as of August 16, on the Josephine M. Duncan loan, \$1741.43, and for each day thereafter interest at the rate of \$0.24186.

Yours very truly,

D. S. Matheson

D. S. Matheson
State Manager

SI-38-16-A 179

\$ 1800.00

Columbia, South Carolina

December 16, 19 38
(Date of note)

For value received, I, we or either of us, jointly and severally, promise to pay to the order of Home Owners' Loan Corporation, of Washington, D. C., a corporate instrumentality of the United States of America, at its Regional Office in Atlanta, Georgia, or at such other place or places as the owner or holder hereof may from time to time designate, the principal sum of Eighteen Hundred and No/100 Dollars, (\$ 1800.00) with interest at the rate of five per centum (5%) per annum from date until paid, both principal and interest payable on an amortization plan in monthly installments of Fourteen and 23/100 Dollars (\$ 14.23) on the 16th day of each month hereafter, beginning on the 16th day of January, 19 39, and continuing until fully paid; the payments to be applied, first, to interest on the unpaid balance, and the remainder to principal until said debt is paid in full. Additional payments of principal in any amounts may be made at any time and shall be credited on such portions of the principal debt hereby evidenced as the owner or holder hereof shall elect. Interest will be charged only on the balance of said debt remaining unpaid.

IT IS AGREED that time is the essence of this contract, and that in the event of default in the payment of any of said principal or interest for a period of thirty (30) days, or upon breach of any of the terms or conditions of this note, or the mortgage securing the same, then the owner or holder of this note may, at its option, declare the whole principal sum and accrued interest, or the remainder of said debt, due and collectible, and any failure to exercise said option shall not constitute a waiver of the right to exercise the same at any other time.

If this note be placed in the hands of an attorney for collection in the event of default thereunder, then I, we or either of us, jointly and severally, promise to pay all costs of collection, including a reasonable attorney's fee of not exceeding ten per cent (10%). The undersigned and every endorser, guarantor and surety of this note hereby expressly waive presentment, demand, protest and notice of protest, and notice of dishonor and non-payment, and hereby consent to any renewal, indulgence or extension, granted or permitted by the owner or holder hereof, and that such will not release or affect the personal liability of any other party hereto.

Principal and interest hereunder shall be payable in lawful money of the United States of America.

This note is given for the unpaid portion of the purchase price of real property, situate in Richland County, South Carolina, and is secured by a purchase money mortgage thereon.

Signed, Sealed and Delivered
in the Presence of:

Franklin Nelson
Dr. C. C. ...

Josephine M. Duncan (Seal)
1601 Waverly St.
(Mail Address)
Herbert ... (Seal)
1014 Lincoln St.
(Mail Address)



..... (Seal)
..... (Signature)
..... (Mail Address)
..... (Signature)
..... (Mail Address)


If your policy bears this seal,
when loss comes you are cer-
tain of indemnity promptly
and honorably paid.
CITIZENS INSURANCE COMPANY
OF NEW JERSEY Form 8874

Duncan to H.O.L.C.
\$ 1741.43 as of
Aug. 16
int 0.24186 per da.

HOME OWNERS' LOAN CORPORATION

DUPLICATE

ATLANTA, GA. REGIONAL OFFICE

STATEMENT OF BORROWER'S ACCOUNT

Name: Josephine M. Duncan Loan No. S.I.-38-16-A-129
1601 Waverly Street
Address: Columbia, South Carolina Date of Statement August 17, 1939
Address of Mortgaged Property
if other than billing address _____

DATE	DETAIL	
Dec.16,1938	1 Original Amount of Loan.....	1,800.00
	2 Advanced for.....	
	3 " ".....	
	4 " ".....	
	5 Total of Original Loan and Advances.....	1,800.00
	6 Total Payments and Credits	117.69
	7 Applied to Interest	59.12
	8 Applied to Principal.....	58.57
	9 Principal Balance Due.....	1,741.43
	(Including Delinquent Principal of <u>.00</u>)	
	10 Unpaid Interest due as of <u>August 16,</u> 193 <u>9</u>	.00
	11 TOTAL AMOUNT DUE.....	1,741.43
	12 Interest rate per day.....	Installment Rate \$14.23
	13 Date of Last Payment: <u>Aug.1,1939</u> Amount: <u>\$14.23</u>	

Remarks:

CERTIFICATION BY REGIONAL ACCOUNTANT

The above statement is accurate and complete as reflected by the books and records of this office.

Subject to any outstanding charges
Held in Suspended Credit (Acct.227) \$ None
Held in Suspended Credit (Acct.217-3) \$ None

ORIGINAL SIGNED BY
K. A. FRIES, REGIONAL ACCOUNTANT
BY C. J. McELHENY, DEPUTY

Interest accrues on the present Principal balance from August 16, 1939 thru September 15, 1939 @ \$0.24186 per day, provided no changes occur before September 16, 1939.

Pursuant to the provisions of Title 28, Section 661 of the Code of the Laws of the United States (1934 Edition page 1299), the undersigned, Regional Accountant of the Home Owners' Loan Corporation, a United States Corporation, hereby certifies that the above statement of account is a full, true and complete copy of the records of the Home Owners' Loan Corporation relating to the loan account above mentioned as appears from the records of account kept by said Corporation under my supervision, which said records are now in my custody as such Regional Accountant and on file in the _____ Regional Office of said Corporation. Given under my hand and authenticated by the seal of the Home Owners' Loan Corporation this _____ day of _____ 193_____.

Regional Accountant

STATE OF SOUTH CAROLINA

COUNTY OF RICHLAND

M O R T G A G E

JOSEPHINE M. DUNCAN,

(MORTGAGOR)

TO

HOME OWNERS' LOAN CORPORATION,

(MORTGAGEE)

Dated the 16th day of December,

1938. Recorded the 21st day of

December, 1938, in the Office

of the Clerk of the Court, of

Richland County, S.C., in Book of

Mortgages # HP, Page # 225.

Secures the mortgagor's obligation for
\$ 1800.00 and interest and covers
lands in said mortgage more fully described.

STATE OF GEORGIA

COUNTY OF FULTON

The note for which the above described mort-
gage, as attached hereto, was given to secure having been paid in full, the said
mortgage is herein and hereby declared satisfied, and the property released from
the lien created thereby, and the Clerk of the Court of
Richland County, is duly authorized to cancel the same of record.

Witness the hand and seal of this Corporation,
this the 19th day of August, 1939.

Signed, sealed and delivered
in the presence of:

Hugh A. Fleming
Guthrie M. Greider

HOME OWNERS' LOAN CORPORATION

BY Mawena (L.S.)
REGIONAL TREASURER

STATE OF GEORGIA

COUNTY OF FULTON

Personally appeared before me Hugh A. Fleming,
Fleming, who being duly sworn deposes and says that he saw the above
named Home Owners' Loan Corporation by H.M. Duvall,
Regional Treasurer, sign, seal and as its act and deed deliver the foregoing
instrument of satisfaction, and that he, with Guthrie M. Greider
witnessed the due execution and delivery thereof.

Sworn to before me this 19th
day of August, 1939.

H. Wilson (L.S.)
NOTARY PUBLIC FOR FULTON
COUNTY, GEORGIA.

Hugh A. Fleming