

STATE OF SOUTH CAROLINA
COUNTY OF OCONEE



BOOK 1198 PAGE 85

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, James E. Lewis

(hereinafter referred to as Mortgagor) is well and truly indebted unto **Credithrift of America Incorporated**

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of **Two Thousand Two Hundred Eighty and no/100 Dollars (\$2,280.00-----)** due and payable

in twenty-four (24) equal monthly installments of Ninety-Five and no/100 (\$95.00) Dollars per month with the first payment due and owing on July 11, 1971, and to be paid on a like date of each month thereafter until paid in full

with interest thereon from date at the rate of **17.29** per centum per annum, to be paid: **annually.**

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof; and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) 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 and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Oconee, on the corner of June Street and Circle Drive in Town No. 3, City of Seneca, Oconee County, South Carolina."; said plat prepared by Perry B. Wilson, Jr. Reg. L. S. No. 663, dated September 9, 1969, and having the metes, bounds, distances and courses as upon said plat appears: BEGINNING at an Iron Pin on Circle Drive in common with Lot No. 76 then running along line of Lot No. 76 a distance of 101.2 feet to an iron pin; thence Southerly direction 85.8 feet to an iron pin on north side of June Street; thence along June Street a distance of 92 feet to an Iron Pin; thence running along East side Circle Drive a distance of 50 feet to the BEGINNING. For reference the above plat is recorded in Office Clerk of Court, Walhalla, S. C. in Plat Book P-29, page 189.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.