

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, ARVIN A. KRUSE and VALERIA V. KRUSE

(hereinafter referred to as Mortgagor) is well and truly indebted unto VICTOR GEISTFELD

(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
Twenty-Eight Thousand and no/100ths----- Dollars (28,000.00) due and payable
at the rate of \$216.71 per month, beginning September 1, 1974, and
each month thereafter for 300 months,

with interest thereon from date at the rate of 8 per centum per annum, to be paid: monthly

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 Greenville, Chick Springs Township, located on Pinewood Drive at the intersection of Christie Drive and being shown as all of lots nos. 22 and 23 on plat of "Pinewood Estates" made by H. S. Brockman, Surveyor, dated November 7, 1958 and recorded in Plat Book MM at Page 55, Greenville County R.M.C. Office and having the following metes and bounds, to wit:

BEGINNING at an iron pin in the road at the junction of Pinewood Drive and Christie Drive, being a corner of lot 23; thence along Christie Drive, N. 1-55 W. 179.4 feet to the joint corner of lots 23 and 24; thence along the common line of lots 23 and 22 with lot 24, N. 69-35 E. 148.3 feet to the joint corner of lots 21 and 22; thence along the dividing line of lots 21 and 22, S. 20-25 E. 170.3 feet to the joint front corner of lots 21 and 22 on Pinewood Drive; thence, S. 69-35 W. 205 feet to the beginning corner, thus according to the plat herein incorporated by reference for a more complete description.

THIS MORTGAGE IS NOT ASSIGNABLE.

Payment due on 1st day of each month after date of mortgage. Twenty (20) days grace given to make payment. If not received in twenty (20) days, a late payment charge of 5% of monthly payment of interest and principal will be incurred and charged on the 21st day.



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.

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