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MORTGAGEE'S ADDRESS:
410 Camelot Drive
Holly Tree
Simpsonville, S. C. 29681

BOOK 1595 PAGE 462

DOCKN: WERSLEY
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE }

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, BETTY LOU RATLIFF KEMP

(hereinafter referred to as Mortgagor) is well and truly indebted unto AUGUST HOVERATH

(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 THIRTY-SIX THOUSAND SEVEN HUNDRED TWENTY-FIVE

AND NO/100-----Dollars (\$36,725.00) due and payable
IN Two Hundred Forty (240) equal monthly payments of One Hundred Fifty
and No/100 (\$150.00) Dollars per month beginning March 10, 1983 with
payments to be adjusted and brought current on July 10, 1984 and on the
same date of every year thereafter.
with interest thereon from Feb. 22, 1983 at the rate of 6% per centum per annum, to be paid: AS SET
OUT ABOVE.

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

Unit No. 21-D in Briarcreek Condominiums, Horizontal Property Regime, situate on or near the Southerly side of Pelham Road in the City of Greenville, County of Greenville, State of South Carolina, as more particularly described in Master Deed and Declaration of Condominium, dated September 20, 1972, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 956 at Page 99 and Certificate of Amendment, dated November 29, 1973, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 989 at Page 205.

Derivation: Deed Book 1182, Page 977 - August Hoverath 2/22/83

Note and Mortgage due and payable in full upon sale of property; also right given to anticipate payment in full.



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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of 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 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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