MORTGAGE OF REAL ESTATE --- SOUTH CAROLINA

This Mirigage made this20thday ofJanuary
called the Mortgagor, andCREDITHRIFT of America, Inc, hereinafter called the Mortgagee.
WITNESSETH

WHEREAS, the Mortgagor in and by his certain promissory note in writing of even date herewith is well and truly indebted to the Mortgagee in the full and just sum of Three thousand one hundred sixty-eight* * Dollars (\$ 3168.00), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$ 88.00 each, and a final installment of the unpaid balance, the first of said installments being due and payable on the 20th day of February 19 75, and the other installments being due and payable on

the same day of each month

of each week

the ______ of every other week

the _____ and ____ day of each month

until the whole of said indebtedness is paid.

If not contrary to law, this mortgage shall also secure the payment of renewals and renewal notes hereof together with all Extensions thereof, and this mortgage shall in addition secure any future advances by the mortgages to the mortgages as evidenced from time to time by a promissory note or notes.

ALL that piece, parcel or lot of land, situate, lying and being on the northern side of Milton Drive near the city of Greenville, in the County of Greenville, State of South Carolina and known and designated as Lot No. 75 of a subdivision known as Sylvan Hills, plat of which is recorded in the R.M.C. office for Greenville County, South Carolina in Plat Book S at Page 103, and having such metes and bounds as appear on said plat.

This is the same property conveyed to the mortgagor by deed of Ronald Eddie Phillips of even date to be recorded herewith.

Together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, or in anywise incident or appertaining, or that hereafter may be creeted or placed thereon

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

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

The Mortgagor covenants and agrees as follows:

- 1. To pay all sums secured hereby when due.
- 2. To pay all taxes, levies and assessments which are or become liens upon the said real estate when due, and to exhibit promptly to the Mortgagee the official receipts therefor.
- 3. To provide and maintain fire insurance with extended coverage endorsement, and other insurance as Mortgagee may require, upon the building and improvements now situate or hereafter constructed in and upon said real property, in companies and amounts satisfactory to and with loss payable to the Mortgagee; and to deliver the policies for such required insurance to the Mortgagee.
- 4. In case of breach of covenants numbered 2 or 3 above, the Mortgagee may pay taxes, levies or assessments, contract for insurance and pay the premiums, and cause to be made all necessary repairs to the buildings and other improvements, and pay for the same. Any amount or amounts so paid out shall become a part of the debt secured hereby, shall become immediately due and payable and shall bear interest at the highest legal rate from the date paid.

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