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MORTGAGE OF REAL ESTATE --- SOUTH CAROLINA

Chas Mortgage made this 17 day of March, 1977, between Johnny Makins

called the Mortgagor, and CREDITHIFT 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 six hundred and no/100* * Dollars (\$ 3600.00), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$ 100.00 each, and a final installment of the unpaid balance, the first of said installments being due and payable on the 17 day of April, 1977, and the other installments being due and payable on

- the same day of each month
 of each week
 of every other week
 the and day of each month
- until the whole of said indebtedness is paid.

NOW THEREFORE, the Mortgagor, in consideration of the said debt and sum of money aforesaid, and for better securing the payment thereof, according to the terms of the said note, and also in consideration of the further sum of \$3.00 to him in hand by the Mortgagee at and before the sealing and delivery of these presents hereby bargains, sells, grants and releases unto the Mortgagee, its successors and assigns, the following described real estate situated in Laurens County, South Carolina:

All that piece, parcel or lot of land lying, being and situate in the County and State aforesaid on the Western side of South Carolina Highway #418, known and designated as Lot No 8 on a plat and survey made by C.O. Riddle, surveyor, February 8, 1967, and having according to said plat and survey, the following metes and bounds, to-wit:

BEGINNING at a point in the center of said State Highway No. 418, said point measuring a distance of 18,7 feet S. 68-00 E. from an iron pin in the western edge of said highway, and running thence with the center of said highway, S. 22-00 W. 75 feet to a point in center the joint line of said lot No. 9 N. 68-00 W. crossing an iron pin 18.7 feet from said point; a total distance of 300 feet to an old iron pin, corner on other lands of the Grantor; thence N. 22-00 E. along the joint line of other lands of the Grantor 75 feet to an iron pin; joint back corner with Lot No 7; thence with the joint line of Lot No. 7 S. 68-00 E. 300 feet to a point in said highway, the beginning corner; and bounded by Lot No. 7, other lands of the Grantor, State Highway No. 418, and Lot No. 9.

Purchased from Ruth Makins 11-28-73 book S page 8

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 erected 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.