

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

FILED  
GREENVILLE CO. S.C.

NOV 21 3 21 PM '84  
DOWNER: RAMEY  
LAWYER: JANKERSLEY

WRAP-AROUND  
MORTGAGE OF REAL ESTATE

VOL 1690 PAGE 944

WHOM THESE PRESENTS MAY CONCERN:

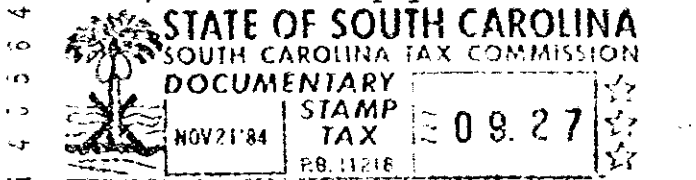
WHEREAS, LEWIS R. RAMEY AND LINDA B. RAMEY

(hereinafter referred to as Mortgagor) is well and truly indebted unto JAMES R. ROCHESTER

(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 THOUSAND NINE HUNDRED AND NO/100

Dollars (\$ 30,900.00 ) due and payable

in equal consecutive monthly installments, commencing May 1, 1984 and continuing on the 1st day of each month thereafter, with final payment, if not sooner paid, to be due April 1, 2014.



& one-fourth (14 1/4%)

with interest thereon from even date at the rate of fourteen per centum per annum, to be paid: in accordance with the terms of said promissory note.

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

ALL that certain piece, parcel or lot of land, situate, lying and being in Greenville County, South Carolina, being shown and designated as Lot No. 7 on a revised Plat of North Acres, recorded in Plat Book EF, at Page 13, and having according to said Plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of North Acres drive (formerly Neal Circle), at the joint corner of Lots 6 and 7, and running thence with the common line of said lots, N. 10-50 W. 100 feet to an iron pin; thence N. 79-10 E. 80 feet to an iron pin, joint rear corner of Lots 7 and 8; thence with the common line of said lots, S. 10-50 E., 100 feet to an iron pin on the northern side of North Acres Drive (formerly Neal Circle), S. 79-20 W., 80 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors by deed of the mortgagee recorded June 14, 1984 in Deed Book 1214 at Page 996.

This is a wrap-around mortgage and is subject to that certain first mortgage lien executed by Charles Louie Higginbotham and Karla K. Higginbotham in favor of HCNB Mortgage South, Inc. in the original sum of \$15,500.00 dated October 17, 1977 and recorded in the RMC Office for Greenville County in Mortgage Book 1413 at Page 191, together with that certain second mortgage lien executed by Timothy D. Fisher and Deborah M. Fisher in favor of Union Home Loan Mortgage Corp. of South Carolina in the original sum of \$8,932.50 dated August 29, 1930 and recorded in the RMC Office for Greenville County in Mortgage Book 1626 at Page 947. Mortgagee shall pay to said mortgage holders all sums (including escrow items) as and when due under the aforesaid mortgage obligations and shall indemnify and hold harmless Mortgagors from all claims, costs, and suit (including reasonable attorneys fees) incurred as a result of any failure of Mortgagee to make such payments when due. Mortgagors shall further retain the right to pay directly any such amount not paid as and when due by Mortgagee and to subtract the amounts so paid from the amounts payable to the Mortgagee hereunder.

This mortgage shall become immediately due and payable in full in the event that all or any portion of the above described property or any interest therein is sold, conveyed or transferred in any matter by Mortgagors.

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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