

MORTGAGE OF REAL ESTATE ... SOUTH CAROLINA

This Mortgage made this 12 day of May, 1978, between Thomas F Center and Gladys B. Center (his wife as joint tenants)

called the Mortgagor, and Credithrift of America, Inc., hereinafter called the Mortgagee.

WITNESSETH principal amount of Loan is \$24,983.13

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 Forty Six Thousand Five Hundred Fourty Three and 20/100 Dollars (\$46,543.20), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$387.86 each, and a final installment of the unpaid balance, the first of said installments being due and payable on the 12th day of June, 1978, 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.

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 mortgagor to the mortgagor as evidenced from time to time by a promissory note or notes.

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 Greenville County, South Carolina:

All that lot of land in the County of Greenville, State of South Carolina, in Saluda Township containing 1.65 acres, more or less, as shown on Plat entitled "William Stanley and Carroll Youngblood" made by Walter L Davis, dated November 7, 1972 and recorded in the RMC Office for Greenville County in Plat Book 4W page 120, and having, according to said plat, the following metes and bounds, to wit: Beginning at an iron pin at the corner of Addie and Ellen Center and Ford A Center, which iron pin is situate N 69 W 231 feet from the eastern side of a county road (a short distance South of the intersection of Mushoreek Road) and at the Southwestern most corner of property conveyed by Ford A Center to Thomas F Center, and running thence N 80-15 W 452 feet to an iron pin; thence along Joe Johnson, N 49 E 423 feet to an iron pin; thence along Ford A Center, conveyed to Thomas F Center December 22, 1972, S 20 42 E 378.5 feet to the point of beginning. Property herein described is the identical property conveyed to the mortgagors by William Stanley Youngblood and Ricahard Carroll Youngblood and Ford A Center by Deed dated December 22, 1972 recorded in the RMC Office for Greenville County, South Carolina on December 27, 1972 in Book 963 at page 471.

All that lot of land in the County of Greanville, State of South Carolina, in Saluda Township containing 2.44 acres, more or less, as shown on plat of property of Ford A Center made by Walter L Davis, Dated November 7, 1972, and recorded in the RMC Office for Greenville County in Plat Book 4W page 119, and having according to said plat, the following metes and bounds, to wit: Beginning at an iron pin at or near the side of a county Road, a short distance South of Mushoreek Road, at the corner of Addie and Ellen Center, and running thence N69W 231 feet to an iron pin; thence along the Youngblood property N20 42 W 378.5 feet to an iron pin; thence along Joe Johnson, N 57 32 E 204.3 feet to an iron pin; thence along Ford A Center, conveyed to Donald Center December 22, 1972, S 20 E 161 feet to an iron pin; thence S 24 15 E 119 feet to an iron pin; thence S 18S200 feet to an iron pin; thence S 2-45 E 100 feet to the point of beginning.

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.

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