

MORTGAGE OF REAL ESTATE --- SOUTH CAROLINA

This Mortgage made this 7 day of August, 1978, between
Nancy Lee Arnold

called the Mortgagor, and CREDITRIFT 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 Two thousand one hundred sixty & no/100 Dollars (\$2160.00), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$ 60.00 each, and a final installment of the unpaid balance, the first of said installments being due and payable on the 7 day of September, 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 those pieces, parcels or lots of land situate, lying and being on the eastern side of Second Avenue (Bigby Street) in the City of Greenville, South Carolina, being shown and designated as Lot Numbers six (6) and seven (7) of Block B, on a plat of Jefferson Heights dated October, 1912, prepared by William D. Neves, Engineer, and being recorded in the RMC Office for Greenville County, South Carolina in Plat Book C, Pages 34 and 35, and having according to said plat a frontage on the eastern side of Second Avenue (Bigby Street) of 51 feet, and running back in parallel lines to a depth of 87.5 feet.

This is the identical property conveyed to Laura B. Robinson by deeds recorded in the RMC Office for Greenville County, South Carolina in Deed Book 665, Page 429, and Deed Book 494, Page 308. Laura B. Robinson died testate October 3, 1970, devising the within property to the grantees herein and Harold Beasley as will appear by reference to the records of the Probate Court for Greenville County, South Carolina, in Apartment 1150, File 14. Harold Beasley died interstate March 13, 1971, leaving the grantor and her two (2) sisters as his sole heirs at law as will appear by reference to the records of the Probate Court of Greenville County, South Carolina, in Apartment 1173, File 24. This conveyance is made subject to rights of way, easements, conditions, public roads and restrictive covenants reserved on plats and other instruments of public record or actually existing on the ground affecting said property.

This property was purchased from Edith B. Spillman on the 27th day of December, 1971, and recorded in the RMC Office for Greenville County, South Carolina Vol 934 Page 642 January 28, 1972.

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 created 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.