2003 1494 HSI 72

REAL ESTATE MORTGAGE

FILED

CREENED F CO. S. C.

FORD MOTOR CREDIT COMPANY 25 | 01 PH '80

211 Century Dr., Suite 100-C, Greenville, S.C. 29607

DONNIE S. TANKERSLEY A.M.C.

BORROWER(S) - MORTGAGOR(S)

William D. And Claudia H. Smith

316 College St., Simpsonville, S.C. 29681



STATE OF SOUTH CAROLINA.)

County of Greenville

3010

TO ALL WHOM THESE PRESENTS MAY CONCERN:

NOW, KNOW ALL MEN, THAT said Mortgagor <u>Villiam D. Smith & Claudia H. Smith</u> consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee, according to the condition of the said Promissory Note, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the said Mortgagee.

FORD MOTOR CREDIT COMPANY,

"ALL that certain piece, parcel or lot of land, together with the improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville being shown as Lots No.16 and 16A on a plat of A Subdivision of Woodside Mills, Simpsonville, S.C. and addition thereto prepared by Piedmont Engineering Service recorded in Plat Books KE at page 68 and GG at page 5, being the property conveyed dto the mortgagors by deeds of Woodside Mills dated April 1, 1953 and August 8, 1955 and recorded in deed books 475 at 494 and 531 at 308.

TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, or in anywise incident or appertaining

TO HAVE AND TO HOLD all and singular the said premises unto the said Mortgagee, its successors and assigns forever. And the Mortgagor does hereby bind his heirs, executors, and administrators, to warrant and forever defend all and singular the said premises unto the said Mortgagee, its successors and assigns, from and against his heirs, executors, administrators and assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

AND IT IS AGREED, by and between the said parties, that the said Mortgagor, his heirs, executors or administrators, shall and will forthwith insure the house and building on said lot, and keep the same insured from loss or damage by fire in at least such sums as the Mortgagee shall from time to time require and assign the policy of insurance to the said Mortgagee, its successors or assigns. And in case the Mortgagor at any time neglects or fails so to do, then the said Mortgagee, its successors or assigns, may cause the same to be insured in its own name, and reimburse itself for the premium and expenses of such insurance under the mortgage.

AND IT IS AGREED, by and between the said parties in case of default in any of the payments of interest or principal as herein provided for, or in the said Promissory Note for which this instrument is evidence of security, the whole amount of the debt secured by this mortgage shall at the option of the said Mortgagee become immediately due and payable.

AND IT IS FURTHER AGREED, that said Mortgagor, his heirs and assigns, shall pay promptly all taxes assessed and chargeable against said property, and in default thereof, that the holder of this mortgage may pay the same, whereupon the entire debt secured by this mortgage shall immediately become due and payable, if the Mortgagee shall so elect

70 O O

CONTRACTOR OF THE

4328 RV-2