MORTGAGE OF REAL ESTATE

20 1533 Hall 220

STATE OF SOUTH CAROLINA COUNTY OF Greenville

GREEN TO O. S. C. MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Carrol Austin and NElizabeth W. Austin

(hereinafter referred to as Mortgagor) is well and truly indebted unto

## FinanceAmerica Corporation

(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 SIX THOUSAND AND nO/100

in 120 equal monthly installments of \$300.00 with the first payment due March 23, 1981.

with interest thereon from 2-23-81

at the rate of 18.00

per centum per annum, to be paid:

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, the Mortgagee's heirs, 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

ALL that certain tract or parcel of land. situate, lying and being in the County of Greenville, State of South Carolina known and designated as Lot No. 48 of plat of Oxford Estates, recorded in Plat Book W page 158 of the RMC Office for Greenville County, South Carolina, said lot having a frontagw of 80 feet on the southwest side of Carolina Street, a depth of 162.7 feet on the northwest side, a depth of 154.6 feet on the southeast side, and a rear width of 63.9 feet.

THIS is the same property conveyed to the Grantee, Carrol Austin and Elizabeth W. Austin, by the Grantor, Secretary of Housing and Urban Development, by deed dated 2-27-74 Recorded 3-12-74 in Volume 995 at Page 215 in the RMC Office for Greenville County, South Carolina.

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 is 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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