

MORTGAGE OF REAL ESTATE -- SOUTH CAROLINA

FILED
S. C.

This Mortgage made this 26th day of February, 1982, between
Thomas A. Doggett and Annette H. Doggett
DONN H. HERSLEY
called the Mortgagor, and H.C. Credithrift 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 twenty nine thousand four hundred seventy one dollars (\$29,471.00), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$1,262.41 and 119x\$245.00 each, and a final installment of the unpaid balance, the first of said installments being due and payable on the 5th day of April, 1982, 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 Greenville County, State of South Carolina, on the southern side of Longmeadow Road near the town of Taylors, being known as Lot 67 on Plat Book 555 at Page 85 and described as follows:

BEGINNING at an iron pin on the wouthern side of Longmeadow Road at the corner of Lot 66 and running thence with the wouthern side of said road S. 89-23 E. 18.3 feet and S. 88-53 E. 91.7 feet to an iron pin at the corner of Lot 68; thence with the line of said Lot S 1-07 W. 189 feet to an iron pin at the corner of Lot 75; thence with the line of said Lot S 50-20 W. 29.6 feet to an iron pin at the corner of Lot 76; thence with the line of said lot N. 68-16 W. 92.8 feet to an iron pin at the corner of Lot 66; thence with line of said lot N. 0-50 E. 175.3 feet to the beginning corner.

This being the identical property conveyed to the mortgagor be deed of Lewis L. Gilstrap as recorded May 6, 1968 in the RMC Office for Greenville County in Deed Book 843, Page 426.

This mortgage being junior in lien to that mortgage given to First Federal Savings and Loan Association, recorded April 8, 1968 in Mortgage Book 1089, Page 129 in the original amount of \$20,000.00 and also that certain mortgage given to First Union Mortgage Cooperation, recorded January 2, 1980 in Mortgage Book 1492, Page 418, in the original amount of \$20,000.00

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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