

**This Mortgage**made this 14th day of July, 19 82, betweenCarl C. McConnell and Patricia F. McConnell (his wife as joint tenants)called the Mortgagor, and Credithrift of America, Inc., hereinafter called the Mortgagee.

## WITNESSETH

Principal Amount is \$10,172.55\*

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 Fifteen Thousand One Hundred Seventy Three & 85/100 Dollars (\$ 15,173.85 ), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$ 1 @ 368.85 & 47 @ 315.00 each, and a final installment of the unpaid balance, the first of said installments being due and payable on the 1st day of September, 19 82, 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 Mortgagee 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 parcels or lots of land, located near Washington Baptist Church, in O'Neal Township, County of Greenville, State of South Carolina, near the Gap Creek Road, being all the lots numbers twelve (12) and thirteen (13) on a plat of property known as Washington Heights, made by H.S. Brockmar, Surveyor, recorded in the RMC Office for Greenville County, S.C., in Plat Book LL, page 55, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a stake on the East side of Manly Street, joint front corner of lots #14 and #13 (on said plat) and running thence S. 73 E., 193.5 feet to a stake on line of Lot #9; thence S. 14-55 W., 245.8 feet to a stake on the North side of James Street; thence N. 60-06 W., 205 feet to a stake; at the joint corner of Manly Street; thence N. 16-40 E., 199.1 feet along Manly Street, to the beginning corner.

THIS is the identical property commonly referred to as Route 9, Box 583, Washington Heights, City of Greer, County of Greenville, State of South Carolina.

THIS is the identical property conveyed to the mortgagors by Deed of Carl R. Dickert Company, Inc. dated November 20, 1979 and recorded in the R.M.C. Office for Greenville County, State of South Carolina in Deed Book 1116 at Page 184 on November 21, 1979.

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:

- To pay all sums secured hereby when due.
- 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.
- 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.
- 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.