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GREENVILLE S.C.

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DONNIE B. ANDERSON
R.M.C. REAL ESTATE MORTGAGE

LENDER - MORTGAGEE

FORD MOTOR CREDIT COMPANY

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

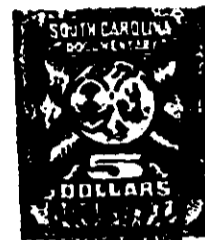
BORROWER(S) - MORTGAGOR(S)

Mary G. Carter

24 Otis St., Greenville, S.C. 29605

STATE OF SOUTH CAROLINA,)

County of Greenville)



TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, the undersigned Mortgagor(s) hereinafter referred to as "Mortgagor" in and by that certain Promissory Note, bearing Loan Date 9-11-84, stand firmly held and bound unto Ford Motor Credit Company hereinafter sometimes referred to as "Mortgagee," in the penal sum of Fifty Four Thousand Six Hundred and no/100--- DOLLARS, conditioned for the payment of the full and just sum of Twenty Three Thousand Seven Hundred Six and 37/100- DOLLARS as in and by the said Promissory Note and condition thereof, reference being thereunto had, will more full appear.

NOW, KNOW ALL MEN, THAT said Mortgagor Mary G. Carter In 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,
ITS SUCCESSORS AND ASSIGNS:

All that lot of land in the city of Greenville, county of Greenville, state of South Carolina, being a portion of Lots Nos. 1 & 2, and all of lot No. 2-A as shown on plat of property of C.A. Talley and O.M. Howard recorded in the RMC Office for Greenville County in plat book 6 at page 162 and having according to said plat and a recent survey made by H.C. Clarkson, Jr., R.L.S., October 1966 the following metes and bounds, courses and distances to-wit: Beginning at an iron pin on the north side of Otis Street, which pin is 117 feet southwest from the northeast corner of the intersection of Elm and Otis Streets; thence with a new line through the rear of lots Nos 1 & 2, N. 18-0 W. 126 feet to an iron pin; thence N. 72-0 72-0 E. 53 feet to an iron pin; thence S. 18-0 E. 126 feet to an iron pin on the north side of Otis Street; thence with the north side of said Street S. 72-0 W. 53 feet to the beginning corner. Being the property conveyed to the mortgagor by deed of Janet H. Johnson dated 11/16/66 and recorded 11/17/66 in Book 809 at page 347.

The above property is also known as 24 Otis Street, Greenville, S.C.

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.