

MORTGAGE OF REAL ESTATE --- SOUTH CAROLINA

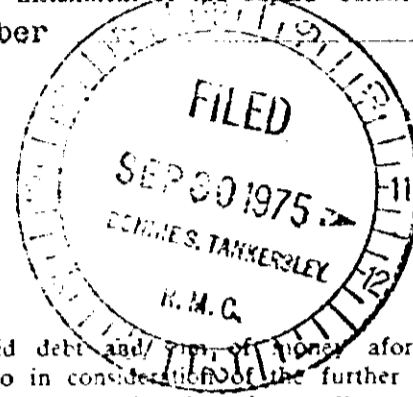
This Mortgage made this 18th day of September, 1975, between Larry Dale Smith and Carolyn Smith called the Mortgagor, and CREDITRIFT of America, Inc., hereinafter called the Mortgagee.

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 four thousand four hundred and four Dollars (\$4104.00), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$114.00 each, and a final installment of the unpaid balance, the first of said installments being due and payable on the 24th day of October, 1975, and the other installments being due and payable on

- X 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.



NOW THEREFORE, the Mortgagor, in consideration of the said debt and of the 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 certain piece, parcel or lot of land in the State of South Carolina, County of Greenville, being known and designated as Lot No. 29, Ridgeway Drive, on plat of property of Woodfields, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book S, at page 7, and fronting 75 feet on said Ridgeway Drive.

The above described premises were conveyed to the grantor and Julia S. Holcombe by deed of Philip N. Brownstein, Federal Housing Commissioner dated July 6, 1965, recorded July 9, 1965 in deed Book 777, page 231. The interest of Julia S. Holcombe was devised to the Frantor herein as will appear by reference to the Probate Court for Greenville County, South Carolina.

The purchaser herein specifically assures and agrees to pay that certain mortgage in favor of Cameron Prown company, which mortgage was recorded on July 9, 1965, in REM Book 1000, page 295 in the original amount of Eight Thousand Four Hundred Fifty and no/100 (8,450.00) Dollars, with a present balance of 7,121,70.

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 created 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.

4328 RV-22