MORTGAGE OF REAL ESTATE --- SOUTH CAROLINA

Thomas Daniel Finn and Jodi Ann Finn (his wife as	
called the Mortgagor, and Credithrift of America	, hereinafter called the Mortgagee.
WHEREAS, the Mortgagor in and by his certain promissory note is to the Mortgagee in the full and just sum of Three Thousand Nine Hum with interest from the date of maturity of said note at the installments of \$122.51x1, \$108.00x35 each, and a final install being due and payable on the same day of each month the same day of each month of each week of every other week	rate set forth therein, due and payable in consecutive

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 to the any future advances by the mortgager to the mortgager 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 All that certain piece, parcel or lot of land, with the buildings and improvements thereon, sttuate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 160 of a subdivision known as Orchard Acres strip of land 15 feet wide adjoining said lot, the plat of Orchard Acres bing recorded in the RMC Office of Greenville County in Plat Book QQ at Page 6 and both parcels of land being more fully shown on a plat entitled "Property of Michael G. Holcombe and Joan B Holcombe" prepared by Carolina Surveying Company, January 13, 1977, and recorded in the RMC Office for Greenville County at Plat Book 52 at Page 95, and having according to the latter plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the northwestern side of Edwards Road 162.7 feet from the intersection of Edwards Road and Orchard Drive, running thence with the northwestern side of Edwards Road S. 25-15 W. 90 feet to an iron pin at the front corner of Lot 160: thence continuing with the northwestern side of Edwards Road S. 25-45 W. 15 feet to an iron pin the corner of property of Lee road methodist church: thence with the line of said property M. 64-25 W. 174.9 feet to an iron pin running thence N. 25-15 E. 103.9 feet to an iron pin at the joint rear corner of Lots 159 and 160; thence with the joint line of said lots S. 64-45 E. 175 feet to the point of BEGINNING. This is the same property conveyed to the grantors herein by deed of Billy G. Robinson and Lillian P. Robinson recorded January 17, 1977, in Deed Book 1049, Page 779 as recorded in the RMC Office of Greenville, South Carolina.

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 creeted 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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