MORTGAGE OF REAL ESTATE

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COUNTY OF Greenville

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WHEREAS,

Charlie R. and Eloise D. McDowell

(hereinafter referred to as Mortgagor) is well and truly indebted unto FinanceAmerica Corporation

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Thirty-Two Thousand Five Hundred eighty Dollars Dollars (\$ 32,580.00) due and payable and OO/Cents

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In 120 equal installments at Two Hundred Seventy-One Dollars (\$271.50)
and Fifty Cent. Per month the first payment due November 9,11981, and each
of the following due on the 9th day of the following months.

with interest thereon from 10/09/81
at the rate of 18.00 per centum per annum, to be paid: in
120 equal installments at \$271.50 per month the first payment due 11/09/81

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee's heirs, successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of

All that piece, parcel or lot of land in the State of South Carolina, County of Greenville, being shown and sesignated as Lot No. 79 on plat of Cedar Lane Gardens (now known as Westwood Terrace) dated August 27, 1955, recorded in the R.M.C. Office for Greenville County in Plat Book GG, at Page 139 and having, according to the said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northeastern side of Gardenia Drive at at the joint front corner of Lots 79 and 80, and running thence with the joint line of said lots, S. 71-24 E. 220.7 feet to an iron pin; thence S. 57-47 W. 180 feet to an iron pin at the joint rear corner of Lots 78-79; thence with the joint line of siad lots, N. 44-05 W. 153.4 feet to an iron pin on the Northeastern side of Gardenia Terrace; thence with Gardenia Terrace in a curved line, the arc of which is N. 41-25 e. 75 feet to the beginning corner.

This is the same property conveyed to the Administrator by Master's Deed dated June 28, 1965, and recorded June 28, 1965, in the RMC Office for Greenville County, South Carolina, in Deed Book 776, at Page 337.

This is the same property conveyed to the Grantor Administrator of Veterans Affairs. dated 11-1-76 and recorded 12-3-76 in Volume 1047 Page 258 in RMC Office for Greenville County, South Carolina.

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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Water Wind

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that is is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right apd is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.