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MORTGAGE OF REAL ESTATE --- SOUTH CAROLINA

BOOK 1385 PAGE 733

This Mortgage made this 16 day of November, 1976, between

David E. & Joy Robinson

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 ~~Fourteen thousand one hundred ninety-four~~ <sup>& 80/100</sup> Dollars (\$ ~~14,194.80~~), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$ ~~236.58~~ each, and a final installment of the unpaid balance, the first of said installments being due and payable on the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, 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.

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 my right, title and interest in and to that certain lot of land with buildings and improvements thereon, situate, lying and being on Foxhall Road and being known and designated as Lot 274 of Section B. Woodfields Subdivision, as shown on a plat of Woodfields Subdivision in Plat Book Z at page 141, recorded in the RMC Office for Greenville County, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Foxhall Road, the joint front corner of Lots 274 and 275, and running thence along said road N 52-15 E 92.7 feet to an iron pin; thence with a new line through said Lot 274 N 45-26 W 188 feet; thence with a S 24-08 E 191.4 feet to the beginning point.

As a part of the consideration of this deed, the Grantee assumes and agrees to pay in full the indebtedness due on a note and mortgage covering the above described property, held by C. Douglas Wilson and Co., dated October 26, 1961, in the original sum of \$15,500.00 and recorded in the RMC Office for said County and State in Mortgage Book 872 at page 361, which has a present balance due in the sum of \$12,107.03. As a further part of the consideration of this deed, the Grantee assumes and agrees to pay in full the indebtedness due on a note and mortgage covering the above described property, held by Richen Gemco, Inc.

This being the same property conveyed to my by deed of Ellen R. Robinson 9-27-74 recorded 10-23-74 book 1007 page 670

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:

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.