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GREENVILLE CO. S. C.
JAN 15 9 30 AM '81
DONNIE R. M. WERSLEY

MORTGAGE OF REAL ESTATE --- SOUTH CAROLINA

BOOK 1530 PAGE 193

This Mortgage made this 9th day of January, 1981, between
Lloyd Ben Howard and Carolyn Howard

called the Mortgagor, and Credithrift 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 five thousand two hundred fifty four & 00/100ths (\$5,254.00), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$142.00 each, and a final installment of the unpaid balance, the first of said installments being due and payable on the 14th day of February, 1981, 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.

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 secure any future advances by the mortgagor to the mortgagor 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 County, South Carolina: L. Ben Howard, his heirs and assigns, forever:

ALL that certain lot of land situate on the western side of Eunice Drive in Greenville County, State of South Carolina, being shown as Lot 14 on plat of the property of C.W. Wood recorded in Plat Book UU at Page 81, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the western side of Eunice Drive at joint front corner of Lots 13 and 14; thence along line of Lot 13, N. 87-07 W. 163.1 feet to an iron pin; thence in a southwesterly direction 68.2 feet to an iron pin; thence S. 73 E. 184 feet to an iron pin on Eunice Drive; thence with the western side of Eunice Drive, N. 2-53 E. 110 feet to the point of beginning.

Said premises being one of the lots conveyed to the grantor by deed book 793 at page 182.

This being the same property conveyed to Lloyd Ben Howard by deed of E.M. West dated 8/9/67 and recorded on 8/10/67 in Deed Book 826 at Page 12.

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.

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