

MORTGAGE OF REAL ESTATE --- SOUTH CAROLINA

This Mortgage made this 8 day of December, 1975, between David L. O'Shields and Charlotte O'Shields

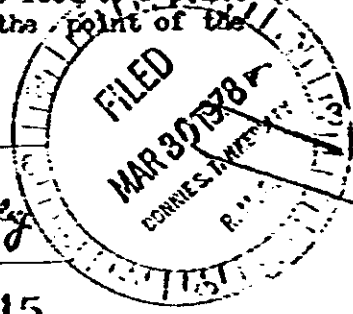
called the Mortgagor, and CREDITTHRIFT of America, Inc., hereinafter called the Mortgagee.

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 six hundred twenty-eight & 00/100 Dollars (\$ 5628.00), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$ 131.00 per month on the 1st day of each month beginning on the 1st day of January, 1976, until the principal and interest thereon is paid in full; and WHEREAS, the said promissory note is recorded in the Public Office of the County of Greenville, South Carolina, in Book 1356, Page 121; and WHEREAS, the said promissory note is secured by a mortgage on the following described real estate, to-wit: Road; thence along the south side of Farr's Bridge Road S. 65-04 3. 70.0 feet to a point in line of Lot 1-A; thence along the line of Lot 1-A S. 30-10 W. 147.8 feet to a point in line of Lot 2; thence along the line of Lot 2 N. 55-0 W. 100 feet to the point of the beginning.

PAID MAR 23 1978 CREDITTHRIFT of America, Inc. GREENVILLE, S. C.

Witness: [Signature] 28715



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Together with all and singular the rights, members, hereditaments and appertinances 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.

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