MORTGAGE OF REAL ESTATE -- SOUTH CAROLINA 18:1693 68 mal683 19\_77\_, between Alton Delk Davis & Linda R. Davis called the Mortgagor, and <u>CREDITHRIFF of America</u> bereinafter 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 Forty-five hundred seventy-one 428/100 Dollars (\$ 4571.28 with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$ 126.98 each, and a final installment of the unpaid balance, the first of said installments CREDITHRIFT America, Together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, ident or appertaining, or that hereafter may be crected or placed thereon.

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.

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.

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

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 bereby, shall become immediately due hand payable and shall bear interest at the highest legal rate from the dite paid.