

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

NOV 8 1971
Mrs. Olive Farnsworth
R. M. C. I.

MORTGAGE OF REAL ESTATE

BOOK 1212 PAGE 549

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS: I, Paul L. McCreight and Shirley M. McCreight

(hereinafter referred to as Mortgagor) is well and truly indebted unto **MOTOR CONTRACT COMPANY OF Greenville, Inc.** its successors and assigns forever (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 ***Seven Thousand Three Hundred Forty Five and 80/100*** Dollars (\$ *7,345.80*) due and payable in monthly installments of \$ 122.43, the first installment becoming due and payable on the 29 day of November, 1971 and a like installment becoming due and payable on the same day of each successive month thereafter until the entire indebtedness has been paid, with interest thereon from maturity at the rate of seven per centum per annum, to be paid on demand.

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, its 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 Greenville, to wit: ALL that certain piece, parcel, or tract of land with the buildings and improvements thereon, situate, lying and being on the northern side of Brushy Creek Road, Chick Springs Township, about one mile east of the Brushy Creek Church, near the town of Taylors, S. C., containing 1 1/2 acres and having, according to a plat of the property of Davidson S. Ramsey and Margaret W. Ramsey, made by John A. Simmons, Registered Surveyor, dated 6/24/59, the following metes and bounds, to wit: BEGINNING at an iron pin on the northerly side of Brushy Creek Road, corner of property of Alford and Alewing, and running thence along the northerly side of said road N. 69-52 E., 82.4 feet to an iron pin, corner of property of Wade; thence along the Wade line N. 25-30 E., 279 feet to an iron pin; thence N. 58-30 W., 110 feet to an iron pin; thence N. 74-50 W., 196 feet to an iron pin; thence S. 9-20 E., 192 feet to an iron pin; thence S. 15-10 E., 204.5 feet to an iron pin, the point of beginning. This property is subject to easements, rights-of-way and restrictions appearing of record in the R.M.C. Office for Greenville County.

ALSO All that piece, parcel or lot of land in Greenville County, State of South Carolina, Chick Springs Township, located about four miles Southwest from Greer, S. C. on the northern side of Brushy Creek Road and being shown as a 0.37 acre lot of land on a plat made for Ross L. Wade by John A. Simmons, surveyor, dated July 23, 1964 and having the following metes and bounds to-wit: BEGINNING at a nail in the center of the said road (iron pin set off 28.2 feet on northern bank of road) at corner of other property of David S. and Margaret W. Ramsey and running thence with their line N. 25-30 E., 225 feet; thence S. 30-51 E., 170 feet along the line of a lot this day being conveyed to Jones R. and Ruth Ann Thomas to a nail in the center of the said road (iron pin set off at 27 feet on North side of road); thence S. 72-53 W., 192.6 feet along the center of the said road to the beginning corner. The above is recorded in Deed Book 227, at page 245, RMC Office, G.C. Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident of appertaining, and of all 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 such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and 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 herein specifically stated otherwise as follows:

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.

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgagee debt, whether due or not.

L-1681-SC.

S. C. Documentary Stamps
Affixed to Copy