

OCT 31 12:06 PM '72

ELIZABETH RIDDLE
R. MORTGAGE

THIS MORTGAGE is made this 10th day of October, 1972,
between the Mortgagor, Carlen P. Garrett and Una Raye Garrett
(herein "Borrower"),
and the Mortgagee, James Financial Corporation, a corporation
organized and existing under the laws of Ohio, whose address
is 1707 Cleveland Ave., NW, Canton, Ohio (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Nineteen Thousand
Three Hundred Fifty and No/100 (\$19,350.00) Dollars, which indebtedness is evi-
denced by Borrower's note of even date herewith (herein "Note"); providing for monthly install-
ments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and
payable on November 1, 2002

To Show to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest
thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to
protect the security of this Mortgage, and the performance of the covenants and agreements of
Borrower herein contained, and (b) the repayment of any future advances, with interest thereon,
made to Borrower by Lender pursuant to paragraph 20 hereof (herein "Future Advances").
Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns
the following described property located in the County of Greenville, State of
South Carolina:

All that certain piece, parcel or lot of land, with all improvements
thereon, situate, lying and being in the State of South Carolina, County
of Greenville, Chick Springs Township, being known and designated as Lot
3 American Legion Property and having according to the plat prepared for
the within Mortgagors on October 9, 1972 by Kermit T. Gould as having the
following metes and bounds to-wit:

BEGINNING at the joint front corner of Lots 2 and 3 on American
Legion Road and runnng thence N. 73-08 W. 150 feet to an iron pin,
thence N. 87-53 W. 116.8 feet to an iron pin on the bank of Frohawk
Creek with the center of Frohawk Creek being the property line, thence
along the center of Frohawk Creek S. 11-32 E. 141.26 feet, thence S.
23-13 E. 73 feet, thence S. 38-50 E. 108.8 feet to an iron pin on the
Right-of-Way of American Legion Road, thence N. 29-28 E. 224.15 feet
to an iron pin, thence N. 27-33 E. 55.37 feet to the point of beginning.

This conveyance is subject to the Right-of-Way of Duke Power Company
as shown on the aforesaid plat.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

ASSIGNMENT

FOR VALUE RECEIVED, JAMES FINANCIAL CORPORATION, hereby assigns, transfers and
sets over to _____, the within
mortgage and the note which the same secures.

Dated this _____ day of _____ 1972.

In the Presence of:

JAMES FINANCIAL CORPORATION

BY: [Signature]
J. E. Gremillion, Asst. Vice President

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with
all the improvements now or hereafter erected on the property, and all easements, rights, appur-
tenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water
stock, and all fixtures now or hereafter attached to the property, all of which, including replacements
and additions thereto, shall be deemed to be and remain a part of the property covered by this Mort-
gage; and all of the foregoing, together with said property (or the leasehold estate in the event this
Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the
right to mortgage, grant and convey the Property, that the Property is unencumbered, and that
Borrower will warrant and defend generally the title to the Property against all claims and demands,
subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title
insurance policy insuring Lender's interest in the Property.