

11/11/74

JAN 7 1974
DONNIE S. TANKERSLEY

MORTGAGE OF REAL ESTATE --- SOUTH CAROLINA

This Mortgage made this 2 day of January, 1974, between
Eunice L. Brewer

called the Mortgagor, and CREDITRIFT 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 Two thousand six hundred sixty-four Dollars (\$ 2664.00), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$ 74.00 each, and a final installment of the unpaid balance, the first of said installments being due and payable on the 2 day of February, 1974, 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.

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:

ALL that piece, parcel or lot of land in Butler Township, Greenville County, State of South Carolina, situate, lying and being on the North side of Luther Street, being known and designated as Lot No 38 on a Plat of property of Emma C. Poag made by Dalton & Neves, Engineers, June 1939, recorded in the R.M.C. Office for Greenville County in Plat Book "K", Page 68, and having, according to said Plat, the following Metes and bounds, to-wit:

BEGINNING at an iron pin on the North side of Luther Street, joint corner of lots Nos, 37 and 38, which point is 140 feet Northwest of the Northwestern intersection of Luther Street and James Street, and running thence with line of Lot No. 38, N. 34-15 E. 195 feet to an iron pin on the South side of C.&W. Railway right-of-way; thence with said right-of-way, S. 53-24 E. 70 feet to an iron pin, joint corner of Lots Nos, 38 and 39; thence with line of Lot No 39. S. 34-15 W. 192.2 feet to an iron pin on the North side of Luther Street; thence with said Luther Street, N. 55-45 W. 70 feet to an iron pin, the beginning corner.

This being the same property conveyed to the Grantor herein by Deed dated Feb. 16, 1954 by Citizens Bank of Fountain Inn, S.C. and recorder in the office of the R.M.C. for Greenville County in Deed Book 495, at pge 187.

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.

RECORDED

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