

STATE OF SOUTH CAROLINA  
COUNTY OF Greenville

RECORDED  
1974 FEB 22 1 33 PM  
S. CAROLINA  
R.M.C.

BOOK 1302 PAGE 530

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, We, Ronald Charles and Linda D. James

(hereinafter referred to as Mortgagor) is well and truly indebted unto CN Mortgages, Inc., 200 Camperdown Bldg., Greenville, S. C.

(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 Thirteen Thousand Three Hundred Twenty-Eight and No/100----- Dollars (\$ 13,328.00 ) due and payable

In Fifty-Nine (59) monthly installments of Two Hundred Twenty-Two and 13/100 dollars (222.13) beginning the 21st day of March, 1974 and one final installment of Two Hundred Twenty-Two and 33/100 dollars (\$222.33) on February 21, 1979.

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, Chick Springs Township, about three miles northwest of Greer, S. C., East side of Cherry Lane and being all of Lots Nos. 25, 26 and 27 as shown on Plat of Property of P.O. Copeland Estate, said plat recorded in the office of the R.M.C. for Greenville County in Plat Book KK at Page 135, and being all of the same lots conveyed to me by two deeds: No. 1 recorded in the said RMC Office in Deed Book 843 at Page 419, No. 2 recorded in said RMC Office in Deed Book 843 at Page 413, and having ~~xxxxxxx~~ together the following courses and distances, to-wit:

BEGINNING on an old iron pin, the southeast corner of Lot No. 25 (and being the joint corner of Lots Nos. 5 and 6 and 24 as shown on said plat) and runs thence with the common line of Lots 24 & 25, N. 72-10 W. 170 feet to an iron pin on the east margin of Cherry Lane; thence with the east margin of Cherry Lane, N. 17-50 E. 295 feet to a nail and cap in the edge of the paving at the curve of the said street; thence with the south margin of the said street, S. 72-10 E. 170 feet to an iron pin on the south margin of the said street and joint corner of Lots Nos. 3 and 27; thence with the rear line of Lots 3, 4 and 5, and 27, 26 and 25, S. 17-50 W. 295 feet to the beginning corner, containing one and fifteen one-hundredths (1.15) acres, more or less.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of 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 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 provided herein. 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 Mortgage debt, whether due or not.

(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.

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