

FILED  
APR 8 1974  
JAMES S. JAMES

1203 541

MORTGAGE OF REAL ESTATE ... SOUTH CAROLINA

This Mortgage made this 18 day of March, 1974 between  
Walter C. Irby and Nell Irby

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 seven hundred twenty & no/100\*\*\*\*\* Dollars (\$ 720.00 ), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$ 30.00 each, and a final installment of the unpaid balance, the first of said installments being due and payable on the 18th day of April, 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, together with buildings and improvements, situate, lying and being on the Southern side of Havendale Drive, in the Town of Fountain Inn, Greenville County, South Carolina, being shown and designated as Lot No. 97 on a Plat of a Revision of STONEWOOD, made by Dalton & Neves, Engineers, recorded on March 12, 1970, in the RMC Office for Greenville County, South Carolina, in Plat Book 4F, Page 16, reference \_\_\_\_\_ is hereby craved for the metes and bounds thereof.

The above described property is a part of the same conveyed to the Grantor by deed of S & W Inc., recorded in the RMC Office for Greenville County, South Carolina, in Deed Book \_\_\_\_\_, Page \_\_\_\_\_, and is hereby conveyed subject to rights of way, easements, conditions, public roads and restrictive covenants reserved on plats and other instruments of public record and actually existing on the ground affecting said property.

The Grantees agree to pay Greenville County and Town of Fountain Inn property taxes for the tax year 1971 and subsequent years.



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.