

AUG 5 1974

DORNE S. JANKERSLEY

## REAL PROPERTY MORTGAGE

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ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Kent A. Ponder Martha E. Ponder 105 S. Howell St. Greer, S.C.		MORTGAGEE: CLT. FINANCIAL SERVICES, Inc. ADDRESS: 16 Liberty Lane Greenville, S.C.			
LOAN NUMBER	DATE 8-2-74	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN TRANSACTION 8-17-74	NUMBER OF PAYMENTS 80	DATE DUE EACH MONTH	DATE FIRST PAYMENT DUE 9-16-74
AMOUNT OF FIRST PAYMENT \$ 89.00	AMOUNT OF OTHER PAYMENTS \$ 89.00	DATE FINAL PAYMENT DUE 8-16-79	TOTAL OF PAYMENTS \$ 5310.00	AMOUNT FINANCED \$ 3811.22	

## THIS MORTGAGE SECURES FUTURE ADVANCES — MAXIMUM OUTSTANDING \$25,000

NOW, KNOW ALL MEN, that Mortgagor (all, if more than one), to secure payment of a Promissory Note of even date from Mortgagor to the above named Mortgagee in the above Total of Payments and all future and other obligations of Mortgagor to Mortgagee, the Maximum Outstanding at any given time not to exceed said amount stated above, hereby grants, bargains, sells, and releases to Mortgagee, its successors and assigns, the following described real estate together with all present and future improvements

thereon situated in South Carolina, County of Greenville

(CONTINUED)  
 All of that certain lot of land in said State and County, Chick Springs Township, known and designated as lot No. 16 on a plat of Property for E.G. Ballenger and J.F. Ballenger, made by H.S. Brockman, Surveyor, July 7, 1950 and recorded in the Office of E.M.C. for Greenville County, and being more particularly described thereon as follows:

BEGINNING at an iron pin on the East side of Howell Street, joint front corner of lots 15 and 16 and running thence with the common line of said lots 15 and 16 S. 64-30 E. 181.5 feet to iron pin; thence with the common line of lots 16 and 17 N. 65-21 W. 189.9 feet to iron pin on the East bank of said Howell Street; thence with said Street S. 16-45 W. 65 feet to the beginning corner.

This being a small portion of the land formerly owned by C. W. Ballenger and J.F. Ballenger, both now deceased, and Willie B. Sheriff, being the only heir and child of J.F. Ballenger and this property left to her by his will, and E. G. Ballenger and Marie Ballenger being the sole heirs and children of C.W. Ballenger, Deceased, by his will.

(CONTINUED)

All of that certain small portion of Lot No. 14 on a plat of Property for E.G. Ballenger and J. F. Ballenger made by H. S. Brockman, Surveyor, July 7, 1950, being 6 feet off of Lot No. 14 in said State and County, in the City of Greer, Chick Springs Township, on the south east side of Howell Street, and being more particularly described as follows;

BEGINNING at an iron pin on the Southeast side of Howell Street, joint front corner of lots 14 and 15 and running thence as a dividing line between lots 14 and 15 S. 63-36 E. 173 feet to iron joint rear corner of Lots Nos. 4, 5, 14 and 15; thence with the line of Lot No. 14 S. 24-07 W. 6 feet to to new iron pin on said line; thence a new line of N. 63-36 W. 172 feet to new iron pin on the southeast side said Howell Street; thence with the southeast side of Howell Street N. 16-45 E. 6 feet to the point of beginning.

TO HAVE AND TO HOLD all and singular the real estate described above unto said Mortgagee, its successors and assigns forever.

If Mortgagor shall fully pay according to its terms the indebtedness hereby secured then this mortgage shall become null and void.

Mortgagor agrees to pay all taxes, fees, assessments, obligations, prior encumbrances, and any charges whatsoever against the above described real estate as they become due. Mortgagor also agrees to maintain insurance in such form and amount as may be satisfactory to Mortgagee in Mortgagee's favor.

If Mortgagor fails to make any of the above mentioned payments or fails to maintain satisfactory insurance, Mortgagee may, but is not obligated to, make such payments or effect insurance in Mortgagee's own name, and such payments and expenditures for insurance shall bear interest at the highest lawful rate if not prohibited by law, shall be a lien hereunder on the above described real estate, and may be enforced and collected in the same manner as the other debt hereby secured.

Upon any default, all obligations of Mortgagor to Mortgagee shall become due, at the option of Mortgagee, without notice or demand.

Mortgagor agrees in case of foreclosure of this mortgage to pay a reasonable attorney's fee as determined by the court in which suit is filed and any court costs which shall be secured by this mortgage and included in judgment of foreclosure.

This mortgage shall extend, consolidate and renew any existing mortgage held by Mortgagee against Mortgagor on the above described real estate.

In Witness Whereof, (I-we) have set (my-our) hand(s) and seal(s) the day and year first above written.

Signed, Sealed, and Delivered  
 in the presence of

*Patrick J. Daniels*  
 (Witness)

*Kent A. Ponder* (LS)  
 Kent A. Ponder  
*Martha E. Ponder* (LS)  
 Martha E. Ponder