

**This Mortgage** made this 22nd day of July, 1975, between  
 Carol Stalnaker  
 called the Mortgagor, and  
 Credithrift of America  
 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 thousand one hundred and four \*\*\*\* Dollars (\$ 7104.00 ), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$ 148.00 each, and a final installment of the unpaid balance, the first of said installments being due and payable on the 25th day of August, 1975, and the other installments being due and payable on

on the same day of each month

of each week

of every other week

on 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 \$300 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 certain piece, parcel or lot of land, situate, lying and being on the north western side of Dakota Ave. (formerly Parkins Mill Road), in the County of Greenville, State of South Carolina, being shown and designated as Lot 20 on a plat of Property of Donald S. Baltz, Sept. 1951 recorded in the FMC Office for Greenville County in Plat Book Y, at Page 46, and having according to said plat the following metes and bounds, to wit;

BEGINNING at a point on the northwestern side of Parkins Mill Road, joint front corner of Lots 20 and 21, and running thence along the common line of said Lots N. 76-58E 152.12 feet to a point; thence N. 32-07 E. 75 feet to a point on the Northwestern side of Parkins Mill Road; thence along said Parkins Mill Road S. 31-30 N. 75 Feet to the point of Beginning.

This Conveyance is made subject to utility easements and rights-of-way of record.

This same property conveyed to the grantor herein by deed of James A. Williams dated November 10, 1959 recorded in the FMC Office for Greenville County in Deed Book 641 at Page 123.

As a part of the consideration herein, the grantee assumes and agrees to pay that certain mortgage in favor of C. Douglas Wilson and Co. dated December 19, 1959 in the principal amount of 10,650.00 recorded in the FMC Office for Greenville County in Mortgage Book 811, at Page 593 and having a present principal balance due thereon of \$7,937.12

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 created or produced in reason

IG 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

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