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MORTGAGE OF REAL ESTATE --- SOUTH CAROLINA

BOOK 1524 PAGE 712

This Mortgage

made this 31st day of October, 1980, between
Ricky L. Baker and Brenda H. Baker

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 thousand eighty & 00/100 Dollars (\$ 7,080.00), with interest from the date of maturity of said note at the rate set forth therein, due and payable in consecutive installments of \$ 118.00 each, and a final installment of the unpaid balance, the first of said installments being due and payable on the 5th day of December, 1980, 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.

If not contrary to law, this mortgage shall also secure the payment of renewals and renewal notes hereof together with all Extensions thereof, and this mortgage shall in addition secure any future advances by the mortgagor to the mortgagor as evidenced from time to time by a promissory note or notes.

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 my right, title and interest in and to all that certain piece, parcel of lot of land with all buildings and improvements thereon, situate, lying and being in the Town of Simpsonville, County of Greenville, State South Carolina, on the southern side of Yellow Wood Drive, and being known and designated as Lot No. 685 according to a plat of Westwood, Section VI, Sheet No. 2 of 2, prepared by Piedmont Engineers and Architects dated May 3, 1976 and recorded in the Greenville County R.M.C. Office in Plat Book 5-P at Page 35, with reference to said plat being craved for the metes and bounds description of said lot.

The above described property is the same acquired by Ricky L. Baker and Brenda H. Baker by deed from Artistic Builders, Inc. recorded in the R.M.C. Office for Greenville County on February 25, 1977 in Deed Volume 1051 at Page 618, and is hereby conveyed subject to all rights of way, easements, conditions, public roads, restrictive covenants and zoning ordinances affecting the subject lot.

This being the same property conveyed to Brenda H. Baker by deed of Ricky L. Baker dated September 25, 1980 and recorded October 7, 1980 in Deed Book 1135, at Page 8.

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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.

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