

GRF FILED
REAL ESTATE MORTGAGE
S.C.
APR 7 2 42 PM '81
DONN TANKERSLEY
R.M.C.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

BOOK 1538 PAGE 490

WHEREAS, James R Lozier and Peggy P Lozier (hereinafter called the mortgagor), in and by his certain promissory note of even date, stands firmly held and bound unto Barclays American Corporation, doing business as

Barclays American/Financial, (hereinafter called the mortgagee) for the payment of the full and just sum of Sixteen Thousand Nine Hundred Sixty-Eight Dollars & 00/100 \$16,968.00 ^{inc ppf} Dollars, ~~20%~~ finance charge, with the first installment due and payable on May 23, 19 81, and the final installment being due April 23, 19 88, as in and by the promissory note, reference being had thereto, will more fully appear. The Amount Financed is Nine Thousand Six Hundred Ten Dollars & 88/100 (\$ 9610.88) Dollars.

NOW, KNOW ALL MEN BY THESE PRESENTS: That the mortgagor, for and in consideration of the debt or sum of money aforesaid, and to better secure its payment to the mortgagee according to the condition of the note, and also in consideration of the further sum of THREE (\$3.00) DOLLARS to the mortgagor in hand well and truly paid by the mortgagee at and before the sealing and delivery of these presents, the receipt of which is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the mortgagee, its heirs and assigns, the real property described as follows:

ALL that piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot 53 and 1/2 of Lot 52 on a plat of Oakwood Acres, which plat is recorded in the RMC Office for Greenville County in Plat Book DDD-113, and having the following metes and bounds, to-wit;

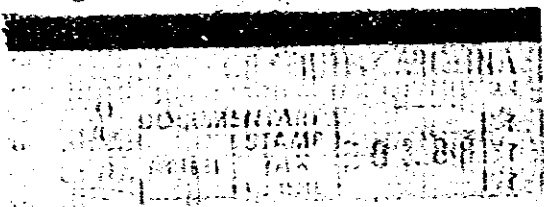
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BEGINNING at an iron pin on the northern side of Idlewild Avenue, joint front corner of Lots 53 and 54, running thence with said Lots N. 5-38 W. 145.0 feet to an iron pin on line of Lot 52; thence along line of Lot 52 N. 82-30 W. 28.7 feet to an iron pin in rear line of Lot 1; thence N. 15-30 E. 45.5 feet center of Lot 52 S. 82-30 E. 203.4 feet, more or less, to an iron pin on west-ern side of Oakwood Avenue in center of front line of Lot 52; thence along western side of Oakwood Avenue S. 7-30 W. 124 feet to an iron pin; thence with the curve of the intersection of Oakwood Avenue and Idlewild Avenue, the chord being S. 45-33 W. 39.6 feet to an iron pin on the northern side of Idlewild Avenue; thence along the northern side of Idlewild Avenue S. 83-37 W. 127.3 feet to the beginning corner.

This is the same property conveyed to the grantor by deed of J. P. Medlock recorded on April 19, 1965 in Deed Book 771 at page 368 in the RMC Office for Greenville County and by deed of Mary Lou Darnell Stillwell recorded on February 20, 1975, in Deed Book 1014 at page 832 in the RMC Office for Greenville County.

The above described property is conveyed subject to all restrictions, easements, rights-of-way and zoning ordinances, existing or of record, which affect the title to the above described property.

Grantees are to pay 1976 county property taxes.



TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the premises belonging, or in anywise appertaining.

TO HAVE AND TO HOLD, all and singular the premises unto the mortgagee, its heirs and assigns forever.

AND the mortgagor does hereby bind himself and his heirs and successors to warrant and forever defend all and singular the premises unto the mortgagee, its heirs and assigns, from and against himself and his heirs and successors, lawfully claiming, or to claim the same, or any part thereof.

AND IT IS AGREED, by and between the parties that the mortgagor, his heirs and successors and assigns, shall keep any building erected on the premises insured against loss and damage by fire for the benefit of the mortgagee, for an amount and with such company as shall be approved by the mortgagee, its heirs and assigns, and shall deliver the policy to the mortgagee; and in default thereof, the mortgagee, its heirs and assigns, may, but have no duty to, effect such insurance and reimburse themselves under this mortgage for the expense thereof, together with interest thereon at the rate provided in the note from the date of its payment. And it is further agreed, in the event of other insurance and contribution between the insurers, that the mortgagee, its heirs and assigns, shall be entitled to receive from the aggregate of the insurance monies to be paid a sum equal to the amount of the debt secured by this mortgage.

AND IT IS AGREED, by and between the parties, that if the mortgagor, his heirs and successors or assigns, shall fail to pay all taxes and assessments upon the premise when they shall first become payable, then the mortgagee, its heirs or assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse themselves under this mortgage for the sum so paid, with interest thereon at the rate provided in the note from the date of such payment.

AND IT IS AGREED, by and between the parties that upon any default being made in the payment of the note or of the insurance premiums, or of the taxes, or of the assessments hereinabove mentioned, or failure to pay any other indebtedness which constitutes a lien upon the real property when the same shall severally become payable, then the entire amount of the debt secured or intended to be secured hereby shall become due, at the option of the mortgagee, its heirs or assigns, although the period for the payment thereof may not then have expired.

AND IT IS AGREED, by and between the parties that should legal proceedings be instituted for the collection of the debt secured hereby, then the mortgagee, its heirs or assigns, shall have the right to have a receiver appointed of the rents and profits of the premises, who, after deducting all charges and expenses attending such proceedings, and the execution of the trust as receiver, shall apply the residue of the rents and profits towards the payment of the debt secured hereby.

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