

P.O. No. 408
FILED
GREENVILLE, CO. S. C.
OCT 17 12 34 PM '77
DORRIS S. TANKERSLEY
R.H.C.

GREENVILLE, CO. S. C.
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R.H.C.

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MAY 1 1980
Louis C. Tucci



State of South Carolina

COUNTY OF GREENVILLE

32016

To All Whom These Presents May Concern:

Thomas D. Croft and Elizabeth W. Croft

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION
OF GREENVILLE, S. C.

MORTGAGE OF REAL ESTATE

Witness: *John M. Mullins*

(hereinafter referred to as Mortgagee) (SEND \$) (SEE LISTINGS)

WHEREAS, the Mortgagee is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of Fifty-two Thousand and 00/100 (\$ 52,000.00)

Dollars as evidenced by Mortgagee's promissory note of even date herewith which note does not provide for calculation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain conditions), said note to be repaid with interest at the rate or rates therein specified in installments of Four Hundred Nine and 09/100 \$ 409.09 Dollars each on the first day of each month hereafter, in advance, and the principal sum with interest has been paid in full, such payments to be applied first to the payment of interest, computed monthly on unpaid principal balance, and then to the payment of principal with the last payment, if not sooner paid, to be due and payable 30 years after date, and

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall at the option of the holder thereof, become immediately due and payable and said holder shall have the right to institute any proceedings upon said note and any collateral given to secure same, for the purpose of collecting said principal due and interest, with costs and expenses for proceedings, and

WHEREAS, the Mortgagee may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagee's account for the payment of taxes, insurance premiums, repairs, or for any other purpose,

NOW KNOW ALL MEN, that the Mortgagee, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagee to the Mortgagee's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagee in hand well and truly paid by the Mortgagee, and before the sealing of these presents, the Mortgagee as hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, City of Greenville, on the south side of Ben Street, and known and designated as Lot No. 6 of McDaniel Heights, according to plat of Dalton & Neves, Engineers, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on Ben Street, joint corner of Lots 5 and 6, and running thence S. 14-29 W. 175.5 feet to an iron pin in the line of Lot No. 3; thence due West, 56.1 feet to an iron pin corner of Lot 7; thence with the line of Lot 7, due north, 170 feet to an iron pin on Ben Street; thence with Ben Street, due East, 99.6 feet to the beginning corner.

TOGETHER WITH ALL that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, City of Greenville, State of South Carolina, and being a strip ten feet (10') in width and forty feet (40') in length, at the rear of the southern half of Lot No. 4, according to