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MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 14	day of	April	
among Reginald M. and Glennis N.	Christopher	(hereinafter referred to a	s Mortgagor) and
Allstate Enterprises, Inc. a Delaware Corporation	on (hereinafter refer	rred to as Mortgagee):	
401 McCullough Drive	Charlott	e. NC 28213	

WITNESSETH THAT, WHEREAS, Mortgagor is indebted to Mortgagee for money loaned for which Mortgagor has executed and delivered to Mortgagee a Note of even date herewith in the principal sum of <a href="Twenty-One Thousand & 00/100">Twenty-One Thousand & 00/100</a> (\$ 21000.00</a>), the final payment of which is due on April 25 19 94, together with interest thereon as provided in said Note, the complete provisions whereof are incorporated herein by reference;

AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

NOW, THEREFORE, in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in hand paid to Mortgagor, the receipt of which is hereby acknowledged, Mortgagor hereby grants, sells, conveys, assigns and releases to Mortgagee, its successors and assigns, the following described premises located in <a href="#">County</a>, South Carolina:

All that piece, parcel or lot of land in Greenville County, South Carolina, being known and designated as Lot No. 163, Section III, of Westcliffe Subdivision, as shown on plat thereof prepared by Piedmont Engineers & Architects, December 11, 1963, revised on September 24, 1965, and recorded in the RMC Office for Greenville County in Plat Book JJJ at pages 72,73,74 & 75, and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the southern side of Westcliffe Way at the joint front corner of lots 163 and 164; thence running S. 2-24 W. 290 feet to an iron pin; thence continuing S. 2-22 E. 123.3 feet to an iron pin on a creek; thence with the creek as a line N. 71-57 W. 41.2 feet to an iron pin; thence continuing with the creek in 79-38 W. 113 feet to an iron pin; thence continuing with the creek N. 61-10 W. 129.6 feet to an iron pin; thence continuing with the creek N. 7-51 W. 14.3 feet to an iron pin; thence continuing with the creek N. 71-40 W. 44.2 feet to an iron pin; thence continuing with the creek N. 36-11 W. 54.8 feet to an iron pin; thence continuing with the creek N.44-38 W. 74.1 feet to an iron pin on another creek; thence N. 12-58 E. 72.1 feet to an iron pin; thence N. 11-15 E. 71.7 feet to an iron pin; thence N. 32-35 E. 159 feet to an iron pin on the southern side of Westcliffe Way; thence with the southern side of Westcliffe Way S. 64-42 E. 142.8 feet to an iron pin; thence continuing with Westcliffe Way S. 74-59 E. 81.9 feet to an iron pin; thence continuing with said Westcliffe Way N. 89-58 E. 75.2 feet to an iron pin, the point of beginning. This is the same property conveyed to the grantors by deed recorded in Deed Book 899, Page 305, in the RMC Office for Greenville County.

## 525 Westcliffe Way Greenville, South Carolina (Greenville)

This being the same property conveyed to Reginald M. Christopher and Glennis N. Christopher by deed of Terry N. and Sabina M. Mills recorded in the Office of the Clerk of Court for Greenville County dated April 9, 1976 and recorded (cont.) Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including but not limited to all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm doors and windows, screen doors, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; that the premises are free and clear of all encumbrances except for a prior Mortgage, if any; and that Mortgagor will warrant and defend title to the premises against the lawful claims of all persons whomsoever.

MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

- 1. NOTE PAYMENTS. Mortgagor shall make timely payments of principal and interest on the above mentioned Note in the amounts, in the manner and at the place set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.
- 2. TAXES. Mortgagor shall pay all taxes, charges and assessments which may become a lien upon the premises hereby conveyed before any penalty or interest accrues thereon and shall promptly deliver to Mortgagee (at its request) official receipts evidencing payment thereof. In the event of the passage after the date of this Mortgage of any law imposing a federal, state or local tax upon Mortgage or debts secured thereby, the whole principal sum (together with interest) secured by this Mortgage shall, at the option of Mortgagee, its successors and assigns, without notice become immediately due and payable.

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