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STATE OF SOUTH CAROLINA)
) MORTGAGE OF REAL ESTATE
COUNTY OF CHARLESTON)

TO ALL WHOM THESE PRESENTS MAY CONCERN;

IN THE STATE AFORESAID, SEND GREETINGS:

WHEREAS, Jametta Ann Coles, (hereinafter also styled the "Mortgagor") in and by that certain note or obligation bearing even date herewith, stands firmly bound unto Lee Snider, (hereinafter also styled the "Mortgagee") in the penal sum of Seventy-Five Thousand and NO/100 Dollars (\$75,000.00) conditioned for the payment in lawful money of the United States of America by the said Note and conditions thereof. This full debt, if not paid earlier, is due and payable upon the sale of real estate "the Premises" described in Exhibit "A".

NOW, KNOW ALL MEN, that Jametta Ann Coles, in consideration of the said debt, and for better securing the payment thereof, according to the conditions of the Note, which with all its provisions is hereby made a part hereof; and also in consideration of Three (\$3.00) Dollars to the said Mortgagor in hand well and truly paid, by the said Mortgagee, at and before the sealing and delivery of these Presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these Presents does grant, bargain, sell and release unto the said Mortgagee, his Heirs and Assigns, the following described real property, to wit:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

MORTGAGEE ADDRESS: 1130 San Juan Avenue, Charleston, SC 29407

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

TO HAVE AND TO HOLD, all and singular the said Premises unto the said Mortgagee, his Heirs and Assigns, forever.

AND Mortgagor does hereby bind themselves and their Heirs and Assigns and all persons lawfully claiming, or to claim the same or any part thereof.

IT IS AGREED, by and between the said parties, that the said Mortgagor, their Heirs and Assigns, shall pay all taxes and assessments upon the said premises when the same shall first become payable, and if not, then the said Mortgagee, his Heirs and Assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse himself under this Mortgage for the sums so paid, with interest thereon, from the dates of such payments.

AND IT IS AGREED, by and between the said parties, that the Mortgagor, their Heirs or Assigns, shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for

Weeks & Irvine, LLC
8086 Rivers Ave. 2nd Floor
North Charleston, SC 29406

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SC Court of Appeals

which Mortgagee requires insurance. This insurance shall be maintained in the amounts and for the periods that Mortgagee requires.

AND IT IS AGREED, by and between the said parties, that upon any default being made in the payment of the insurance premiums, or of any assessments herein mentioned, when the same shall severally first become payable, or in any other of the provisions of this Mortgage, that then the entire amount of the debt secured, or intended to be secured hereby, shall forthwith become due, at the option of the said Mortgagee, his Heirs and Assigns, although the period for the payment of the said debt may not then have expired.

AND IT IS AGREED, that if the holder of the Note secured hereby is compelled to pay any taxes upon the debt represented by said Note, or by this Mortgage, then, and in that event, unless the said taxes are paid by some party other than the said holder, that then the entire amount of the debt secured, or intended to be secured, shall forthwith become due at the option of said Mortgagee, his Heirs and Assigns, although the period for its payment may not then have expired.

AND IT IS AGREED, by and between the said parties, that, should legal proceedings be instituted for the collection of the debt secured hereby, then and in that event, the said Mortgagee, his Heirs and Assigns, shall have the right to have a Receiver appointed of the rents and profits of the above described premises, with power to forthwith lease out the said premises anew if he should so elect, who, after deducting all charges and expenses attending such proceedings, and the execution of the said Trust as Receiver, apply the residue of the said rents and profits towards the payment of the debts secured hereby.

AND IT IS AGREED, by and between the said parties, Mortgagor shall not commit any waste or destroy, damage or substantially change the property or allow the property to deteriorate, reasonable wear and tear excepted. Mortgagee may inspect the property if the property is vacant or abandoned or the loan is in default.

AND IT IS AGREED, Mortgagor will not permit any mortgages or liens, other than this Mortgage in favor of the Mortgagee, to be placed against the Premises. If all or any part of the Premises or any interest therein is sold, transferred or encumbered by Mortgagor without Mortgagee's prior written consent (which consent may be withheld in Mortgagee's sole and absolute discretion), all sums secured by this Mortgage shall, at the option of Mortgagee, be immediately due and payable.

AND IT IS FURTHER AGREED, by and between the said parties, that should legal proceedings be instituted for the foreclosure of this Mortgage, or for any purpose involving this Mortgage, or should the debt hereby secured be placed in the hands of an attorney at law for collection by suit or otherwise, that all costs and expenses incurred by the Mortgagee, his Heirs and Assigns, including a reasonable counsel fee shall thereupon become due and payable as a part of the debt hereby and may be recovered and collected hereunder.

PROVIDED, ALWAYS, it is the true intent and meaning of the parties to these Presents, that when the said Mortgagor, their Heirs or Assigns, shall pay, or cause to be paid unto the said Mortgagee, its Successors and Assigns, certain attorneys, agents, or assigns, the said debt, with

RECORDER'S PAGE

NOTE: This page MUST remain with the original document



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 WEEKS & IRVINE LLC

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Michael Miller, Register Charleston County, SC		

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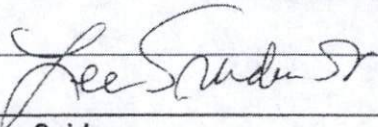
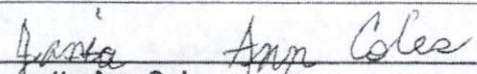
Our fees for the drafting of your note and mortgage and recording of the same is as follows: (1) Mortgage Preparation - \$250.00, and (2) Mortgage Recording - \$10.00. Should additional services or time, such as power of attorney preparation be required for your representation, any additional fees will be disclosed to you prior to the closing of the transaction. Please feel free to contact our office and speak with an attorney should you require further information regarding fees.

Thank you for your attention to this letter. Again, we look forward to working with you and are honored to represent you. Please do not hesitate to call me if you have any questions concerning these matters. With warmest regards, we are

Sincerely,

Lenord Mitchum
Weeks & Irvine, LLC

Acknowledging all terms identified in the engagement letter, I consent to and request that Weeks & Irvine, LLC draft the deed changing record ownership in the above property.

 _____ Lee Snider	 _____ Jannetta Ann Coles
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PLEASE FAX OR EMAIL TO:
WEEKS & IRVINE, LLC
(843)216-0930

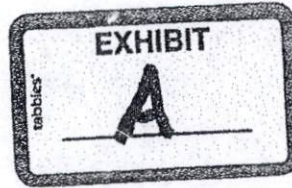
Exhibit A

All that lot, piece or parcel of land, together with the buildings and improvements thereon, situate, lying and being in the County of Charleston, State of South Carolina, known and designated as Lot No. 23, Kingsland, on a map of Kingsland Subdivision made by A. L. Glen, Surveyor, dated September 1962, and recorded in the RMC Office for Charleston County in Plat Book P, page 81, said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully and at large appear.

This being the same property conveyed to Jametta Ann Coles by deed of the Administrator of Veterans Affairs, dated September 23, 1986 and recorded November 5, 1986 in the Charleston County Register of Deeds in Book 0159 at Page 250.

TMS# 418-06-00-041

Property Address: 1130 San Juan Avenue, Charleston, SC 29407



PROMISSORY NOTE

\$75,000.00

January 21, 2019

FOR VALUE RECEIVED, **Jametta Ann Koles**, (hereinafter the "Maker") promises to pay to the order of **Lee Snider** (together with any subsequent holder hereof, hereinafter the "Holder"), the principal sum of **Seventy-Five Thousand and NO/100 Dollars (\$75,000.00)**, under the terms and conditions of this promissory note (the "Note"). This Note is secured by a Mortgage given by Maker, of even date, recorded in the Office of the ROD for Dorchester County, South Carolina (the "Mortgage"). The legal description of the real property securing this Note and Mortgage is attached as (Exhibit A).

Term and Maturity Date. The Note is due and payable upon the sale of the real property, if not paid sooner.

Taxes and Insurance. Maker is required to pay property taxes and hazard/homeowners insurance on property until the Note has been paid in full.

Expenses. In the event this Note is not paid when due at any stated or accelerated maturity or this Note is otherwise given to an attorney to enforce any of Holder's rights hereunder, the Maker will pay, in addition to principal and interest, all costs of collection and other expenses incurred or paid by Holder, including reasonable attorneys' fees and any costs incurred by Holder in connection with the filing of a petition under the United States Bankruptcy Code.

Governing Law. All matters arising hereunder shall be determined in accordance with the law of the State of South Carolina.

Waivers. EXCEPT AS OTHERWISE SPECIFICALLY PROVIDED HEREIN, MAKER WAIVES PRESENTMENT, PROTEST, AND DEMAND, NOTICE OF PROTEST, DEMAND AND DISHONOR AND NONPAYMENT OF THIS NOTE. NONE OF THE RIGHTS AND REMEDIES OF THE HOLDER HEREUNDER ARE TO BE WAIVED OR AFFECTED BY FAILURE OR DELAY TO EXERCISE THEM. ALL REMEDIES CONFERRED ON THE HOLDER BY THIS NOTE OR ANY OTHER INSTRUMENT OR AGREEMENT SHALL BE CUMULATIVE AND NONE IS EXCLUSIVE. SUCH REMEDIES MAY BE EXERCISED CONCURRENTLY OR CONSECUTIVELY AT THE HOLDER'S OPTION.

Maker's Notice Address: 1130 San Juan Avenue
Charleston, SC 29407

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SIGNATURE PAGE TO FOLLOW