

MORTGAGE

BOOK 1350 PAGE 393 17808

KNOW ALL MEN BY THESE PRESENTS, that Paul A. Turner  
 and Betty Turner, his wife, of Greenville County,  
 State of South Carolina, hereinafter whether one or more called the "Mortgagor", has become justly indebted to Modern Home Improvement Corp.  
 of Jefferson County, State of Alabama, hereinafter called the "Mortgagee", in the sum of One Thousand  
Nine Hundred Thirty-nine and 20/100 DOLLARS (\$ 1,939.20), evidenced by a promissory note of even date herewith in the total amount set forth above, payable in  
60 monthly instalments of Thirty-two & 32/100 DOLLARS (\$ 32.32), the first payment commencing on the 20th  
 day of October, 19 75, and continuing on the same day of each month thereafter until fully paid, together with late charges, court costs,  
 collection expenses, attorney fees, interest after maturity, and all terms, conditions and stipulations provided for in said note.

NOW, for and in consideration of the aforesaid indebtedness and to secure the prompt payment of the same, Mortgagor has bargained and sold and does hereby grant, bargain,  
 sell and convey unto the said Mortgagee, his successors and assigns, the following described lot or parcel of land situated in Greenville County, State of South  
Carolina, to-wit: Beginning at a stone, corner of land of Ed Hudson Estate, and running thence N. 86-15  
W. 175 feet to an iron pin, corner of other land of Walter E. Turner; thence with his land,  
N. 30-54 E. 540.6 feet to iron pin on branch; thence with the branch the line, S. 42-0 E.  
200 feet to a bend; thence still with branch S. 51-0 E. 35.64 feet to a sweet gum; thence with  
line of Ed Hudson Estate, S. 41-0 W. 403.26 feet to the beginning corner, including the  
plumbing, electrical and heating fixtures now located on said premises, or to be installed  
thereon, which are hereby expressly agreed to be a part of the realty. Being the same  
conveyed to me by Walter E. Turner by deed dated September 8th, 1949, and recorded in the  
R.M.C. office for Greenville County in Vol. 391, at page 71, containing two acres, more or  
less.

Together with all rights, members, privileges, hereditaments, easements and appurtenances belonging or appertaining, Mortgagor agrees to warrant and forever defend all  
 and singular the said premises unto the said Mortgagee, its successors and assigns, from and against said Mortgagor, his heirs, executors, administrators and assigns, and  
 all other persons whomsoever lawfully claiming or to claim the same or any part thereof, and Mortgagor hereby covenants and warrants that he has a fee simple title to said  
 property, free from all encumbrances except:

**TO HAVE AND TO HOLD** all and singular the aforesaid and bargained premises unto the Mortgagee forever, provided always that if the Mortgagor shall and will pay to the  
 order of the Mortgagee, according to its tenor and effect, that certain promissory note of even date herewith and secured hereby and any other sums which become owing by the  
 Mortgagor to the Mortgagee prior to cancellation hereof, then this mortgage shall cease, terminate and be void, otherwise to remain in full force and effect.

The Mortgagor agrees and covenants to pay all taxes and special assessments against the property and agrees to pay all taxes levied under the laws of this State on the in-  
 debtedness secured hereby. Mortgagor further covenants and agrees that he will at all times until the release of this mortgage keep in force a policy of insurance on that portion  
 of the mortgaged property which is insurable covering loss and damage by fire and the other casualties covered by the usual comprehensive casualty insurance policy. Such poli-  
 cy shall be with an insurer acceptable to the Mortgagee, in an amount not less than the balance owing upon the indebtedness secured hereby, with loss payable to the Mortgagee.  
 In the event of loss, Mortgagor shall give immediate notice by mail to the Mortgagee, who will make proof of loss if not made promptly by the Mortgagor, and each insurance  
 company concerned is hereby authorized and directed to make payment of such loss directly to the Mortgagee instead of to the Mortgagor and Mortgagee jointly, but in the event  
 any payment is made jointly, Mortgagor hereby authorizes Mortgagee to endorse his name on any check, draft or money order as his attorney-in-fact. Upon payment for loss, the  
 Mortgagee may at his sole option apply such proceeds to reduce the balance of the indebtedness, or to restore the mortgaged property. In the event the Mortgagor shall neglect  
 or refuse to obtain said insurance or pay any taxes when due, then the Mortgagee may at his sole option obtain such insurance or pay all such taxes or both, and all sums expended  
 therefor are hereby secured by this mortgage and shall be due immediately from Mortgagor to Mortgagee with interest at the rate of 6% per annum from the date of payment by  
 the Mortgagee until paid.

The Mortgagor agrees and covenants that he will maintain the mortgaged property in good condition and not to commit or to permit anyone else to commit waste, reasonable  
 wear and tear excepted. Upon the failure of the Mortgagor to so maintain the mortgaged property, the Mortgagee may cause reasonable maintenance work to be performed at the  
 cost of the Mortgagor. Any such sum so expended shall be due immediately from Mortgagor with interest at the rate of 6% per annum from the date expended until paid.

The Mortgagor hereby vests the Mortgagee with the full power and authority, upon the breach of any covenant or warrant herein contained, or upon any default in the pay-  
 ment of any instalment provided in said note or any renewal or extension thereof, or in the performance of any agreement herein contained, to declare the entire indebtedness  
 hereby secured immediately due and payable, without notice to any person to take possession of said property and proceed to foreclose this mortgage in accordance with the law  
 of this State. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party of any suit involving this mortgage or the  
 title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of any attorney at law for collection by suit or otherwise,  
 all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mort-  
 gagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

The Mortgagor (if more than one, all mortgagors) hereby waive and relinquish all rights of exemption and homestead.

This mortgage may be assigned by the Mortgagee without the consent or notice to the Mortgagor and when so assigned, the assignee shall have all of the rights and privi-  
 leges given to the Mortgagee by the provision of this mortgage.

This mortgage is in addition to any other lien or security heretofore or hereafter given or obtained by the Mortgagee and is not in satisfaction or in lieu of any other lien  
 or security.

In this mortgage, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular includes the plural. This mortgage shall bind  
 all parties hereto, their heirs, legatees, administrators, executors, successors and assigns.

In witness whereof, the Grantors hereunto set their hands and seals this 14th day of August, 19 75.  
 Signed in the presence of:

*[Handwritten signatures of witnesses]*

X Paul A. Turner (SEAL)  
 X Betty Turner (SEAL)  
 X \_\_\_\_\_ (SEAL)

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