MORTGAGEE

REAL ESTATE MORTGAGE

ASSOCIATES FINANCIAL SERVICES COMPANY OF SOUTH CAROLINA, INC

4142 1948 AUGUSTA STREET GREENVILLE SOUTH CAROLINA

BOOK 1418 PAGE 268

060165-0	16	12-02-77	01-16-78	12-16-80		ANNUAL PERCENTAGE RATE →	24.77	
MASSEY, HENRY RAY			32.88				642.77	← FINANCE CHARGE
RT 7 BOX 198 HAVEN DR			63.72	58.41			1488.52	
GREER SC		29651	MARIE	66.29	35	59.00	2131.29	

[redacted]

WITNESSETH: Mortgagors hereby and hereby grant, bargain, sell and release and mortgage to Mortgagee, its successors and assigns, all right, title and interest in the real property hereinafter described as security for the payment of a note of even date herewith in the amount stated above.

The property hereby mortgaged and described herein includes all improvements, hereditaments and appurtenances, rights, privileges, interests, rents, issues, profits, fixtures and appliances now and hereafter attaching to, or any part thereof, appertaining.

TO HAVE AND TO HOLD all said property hereinafter described, with all the privileges and appurtenances thereunto belonging unto Mortgagee, its successors and assigns, forever, and Mortgagors hereby covenant that Mortgagors are seized of good and perfect title to said property in fee simple and have authority to convey the same, that the same is conveyed free and clear from all encumbrances except as hereinafter appears, and that Mortgagors will forever warrant and defend the title to said property and the lien of this mortgage against the claims of all persons whomsoever, except as hereinafter appears, and that Mortgagors will execute such further assurances thereof as may be required from time to time by Mortgagee.

If Mortgagors shall pay the indebtedness to Mortgagee in accordance with its terms, the obligations which this mortgage secures, then this mortgage shall be satisfied.

MORTGAGORS AGREE: [illegible] at all times against all hazards with a company or companies satisfactory to Mortgagee, in an amount not less than the unpaid balance of the indebtedness secured hereby, or the insurable value of the property, whichever shall be less, in favor of Mortgagee, or its successors or assigns, as their interest may appear, and hereby authorize Mortgagee to insure [illegible] for a period not exceeding the term of such indebtedness, and to charge Mortgagors for the premiums therefor. If Mortgagee exists to advance such insurance, Mortgagors agree that any sums advanced or expended by Mortgagee [illegible] and if not so paid shall be [illegible] Mortgagors [illegible] the ownership of the mortgaged property, after due [illegible] against the property during [illegible] payments they hereby authorize Mortgagee to [illegible] Mortgagors indebtedness [illegible] and improvements thereon and [illegible] in the mortgaged premises, [illegible] present condition and repair, normal and ordinary depreciation excepted. [illegible] the mortgaged property.

If default be made in the payment of principal or interest or any part thereof, secured or if any of the terms of this mortgage, or in the payment of any installment when due, or if Mortgagors shall become insolvent or shall file a petition in bankruptcy or shall be adjudicated a bankrupt or shall make an assignment for the benefit of creditors, or have a receiver appointed for all or any part of the mortgaged property, or if any of the representations, warranties or statements of Mortgagors herein shall be untrue in any material respect, or if Mortgagors shall attempt to sell, or offer to sell, all or any part of the same, then the whole amount then unpaid of the indebtedness of Mortgagors hereunder shall immediately become due and payable, without notice or demand, and shall bear interest at the rate of [illegible] per annum from date of default, and Mortgagee shall be entitled to the immediate possession of the mortgaged premises with the rents, issues and profits therefrom, with or without foreclosure or other proceedings. Mortgagors shall pay all costs and attorneys' fees which shall be incurred or paid by Mortgagee in connection with any suit or proceeding to which it may be a party by reason of the existence of this mortgage, and in the event of foreclosure of this mortgage, Mortgagors will pay to Mortgagee, in addition to taxable costs, all reasonable attorneys' fees and a reasonable fee for the search made and preparation for such foreclosure, together with all other and further expenses of foreclosure and sale, including expenses, fees and payments made to prevent or remove the impairment of any lien against the property, and expenses of repair and repair made in order to place the same in a condition to be sold.

No failure on the part of Mortgagee to exercise any of its rights hereunder for defaults or breaches of covenant shall be construed to prejudice its rights in the event of any other or subsequent defaults or breaches of covenant, and no delay on the part of Mortgagee in exercising any of such rights shall be construed to preclude it from the exercise thereof at any time during the continuance of any such default or breach of covenant, and Mortgagee may enforce any one or more remedies hereunder successively or concurrently at its option.

All rights and obligations hereunder shall extend to and be binding upon the heirs, successors, executors, administrators and assigns of the parties hereto.

The plural as used in this instrument shall include the singular where applicable.

The real property hereby mortgaged is located in Greenville County, State of South Carolina, and is described as follows: about 3 mi. northwest of Greer, in Oneal Township, being know & designated as Lot Number 19 of the Valleyhaven property of W. Dennis Smith as shown on plat prepared by H.S. Brockman, et al, dated July 22, 1959, recorded in Plat Book TT ag Page 11 of the RMC Office for Greenville County. This is the same property conveyed to Mortgagor by deed of Dennis Ray Edwards recorded September 17, 1969 in Deed Book 878 at Page 65 of the RMC Office for Greenville County.

Title to said property is clear, free and unencumbered except: (state exceptions, if any)

IN WITNESS WHEREOF, Mortgagors have executed this mortgage on the day above shown.

David Brooks — Witness — Henry Ray Massey (SEAL) Mortgagor

Patricia Stitch — Witness — Marie Massey (SEAL) Mortgagor

666127 REV 9 76

ORIGINAL

4328 RV.2