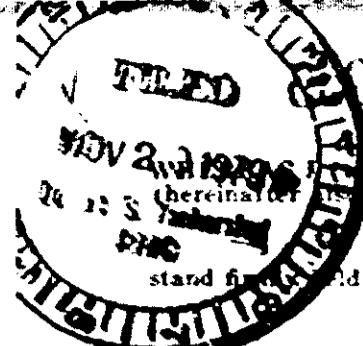


MORTGAGE

1488 page 954



Ansel A. Dacus and Annie L. Dacus
 (hereinafter also styled the mortgagor) in and by my court certain Consumer Credit Contract bearing even date herewith,
 P.O. Box 9381 - Greensboro, NC 27408
 stand firm and bound unto Irico Home Improvers, Inc. (hereinafter also styled the mortgagee) in the sum of

\$ 7365.60 payable in 60 equal installments of \$ 122.76 each, commencing on the

day of 19 and falling due on the same of each subsequent month, as in and by the said Consumer Credit Contract and conditions thereof, reference thereto had will more fully appear.

NOW, KNOW ALL MEN, that the mortgagor(s) in consideration of the said debt, and for the better securing the payment thereof, according to the conditions of the said Consumer Credit Contract; which with all its provisions is hereby made a part hereof; and also in consideration of Three Dollars to the said mortgagor in hand well and truly paid, by the said mortgagor, at and before the sealing and delivery of these Presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these Presents do grant, bargain, sell and release unto the said mortgagee, its (his) heirs, successors and assigns forever, the following described real estate:

All that certain piece, parcel or lot of land, situate, lying and being in the City and County of Greenville, State of South Carolina, located on the southern side of Old Spartanburg Road (now Spartanburg Street), designated as Lot "C" on a plat of property of J. H. Peeks recorded in the R.M.C. Office for Greenville County in Plat Book C at Page 19, and having the courses and distances shown on said plat.



This being the same premises conveyed to the grantor herein by Deed from James D. Dooley and Lillian D. Pearson dated 4/30/79 and recorded in Deed Book Vol. 214 at page 130 in the R.M.C. Office for Greenville County.

TOGETHER with all and singular the rights, members, beneficaments 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 mortgagor, its (his) successors, heirs and assigns forever.

AND I (we) do hereby bind my (our) self and my (our) heirs, executors and administrators, to procure or execute any further necessary instruments of title to the said premises, the title to which is now numbered, and also to warrant and forever defend all and singular the said Premises unto the said mortgagor, its (his) heirs, successors and assigns, from and against all persons lawfully claiming, or to claim the same or any part thereof.

AND IT IS AGREED, by and between the parties hereto, that the said mortgagor, his (their) heirs, executors, or administrators, shall keep the buildings on said premises, in good repair and damage by fire for the benefit of the said mortgagor, for an amount not less than the unpaid balance on the said contract to such company as shall be approved by the said mortgagor, and in default thereof, the said mortgagor, his (their) heirs, successors or assigns, may effect such insurance and reimburse themselves under this mortgage for the expense thereof, with a FINANCE CHARGE thereon from the date of its payment. And it is further agreed that the said mortgagor, his (their) heirs, successors or assigns, shall be entitled to receive from the insurance money to be paid, a sum equal to the amount of the tax assessed by this mortgage.

AND IT IS AGREED, by and between the said parties, that if the said mortgagor, his (their) heirs, executors, administrators or assigns, shall fail to pay all taxes and assessments upon the said premises when the same shall first become payable, then the said mortgagor, his (his) heirs, successors or assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse themselves under this mortgage for the same so paid, with a FINANCE CHARGE thereon, from the dates of such payments.

AND IT IS AGREED, by and between the said parties, that upon any default being made in the payment of the said contract, when the same shall become payable, or in any other of the provisions of the 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, its (his) heirs, successors or assigns, although the period for the payment of the said debt may not then have expired.

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 said debt be placed in the hands of an attorney at law for collection, or otherwise that all costs and expenses incurred by the mortgagor, its (his) heirs, successors or assigns, including a reasonable counsel fee (of not less than ten per cent of the amount involved) shall thereupon become due and payable as a part of the debt secured hereby, and may be recovered and collected hereunder.

PROVIDED, ALWAYS, and it is the true intent and meaning of the parties to these Presents, that when the said mortgagor, his (their) heirs, executors or administrators shall pay, or cause to be paid unto the said mortgagor, its (his) heirs, successors or assigns, the said debt, with the interest thereon, if any shall be due, and also all sums of money paid by the said mortgagor, his (their) heirs, successors, or assigns according to the conditions and agreements of the said contract, and of this mortgage and shall perform all the obligations according to the true intent and meaning of the said contract and instrument, then this Deed of Trust and Sale shall cease, determine and be void, otherwise it shall remain in full force and virtue.

AND IT IS LASTLY AGREED, by and between the said parties, that the said mortgagor may hold and enjoy the said premises until default of payment shall be made.

WITNESS my (our) Hand and Seal, this 12 day of September 1979.

Signed, sealed and delivered in the presence of

WITNESS Melvin B. Williams

WITNESS Melvin B. Williams

HMC-40E-S.C.(4-77)

Ansel A. Dacus (L.S.)
Annie L. Dacus (L.S.)

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