

MORTGAGE

Am. Fin. 5300001496 322

KNOW ALL MEN BY THESE PRESENTS, that Thomas G. Massey  
 and Sara L. Massey, his wife, of Greenville County,  
 State of South Carolina, hereinafter whether one or more called the "Mortgagor", has become justly indebted to Southland Trane  
 of Greenville County, State of S.C., hereafter called the "Mortgagee", in the sum of Eight Thousand  
Eight Hundred Forty One DOLLARS (\$8,841.84) evidenced by a promissory note of even date herewith in the total amount set forth above, payable  
 in 84 monthly instalments of One Hundred Five DOLLARS (\$105.26), the first payment commencing on the 26th  
 day of February, 1980, 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:

"See Attached"

RECORDED  
 1980 FEB 26 PM 1:00  
 S.C. DEPT. OF REVENUE  
 COLUMBIA, S.C.

Together with all rights, members, privileges, hereditaments, easements and appurtenances belonging or appertaining, Mortgagor agrees to warrant and forever de-  
 fend 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 indebtedness 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 policy 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 the  
 Mortgagor and Mortgagor 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 payment 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 Mortgagee, 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 privileges 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 26th day of January, 1980.  
 Signed in the presence of:

James M. Beltracchi H x Thomas G. Massey (Seal)  
Amiley J. Pace W x Sara L. Massey (Seal)  
 \_\_\_\_\_ X \_\_\_\_\_ (Seal)

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