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Together with all rights, members, privileges, benefits, easements and appurtenances belonging to and forever de-  
feud all and singular the said premises unto the said Mortgagee, its successors and assigns from and against said Mortgagee, his heirs, executors, administrators and assigns  
and all other persons whosoever lawfully claiming or to claim the same or any part thereof, and Mortgagee 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 abovegranted and bargained premises unto the Mortgagee forever, provided always that if the Mortgagee shall and will  
pay to the order of the Mortgagee, according to its tenor and effect, that certain promissory note of even date hereath and secured hereby and any other sums which become  
owing by the Mortgagee 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 Mortgagee 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. Mortgagee 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, Mortgagee shall give immediate notice by mail to the Mortgagee, also will make proof of loss if not made  
promptly by the Mortgagee, and each insurance company concerned is hereby authorized and directed to make payment of such loss directly to the Mortgagee instead of the  
Mortgagee and Mortgagee jointly, but in the event any payment is made jointly, Mortgagee 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  
mortgage property. In the event the Mortgagee 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 Mortgagee to  
Mortgagee with interest at the rate of 6% per annum from the date of payment by the Mortgagee until paid.

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

The Mortgagee 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 installment 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, less unearned charges, due and payable as provided by law and 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, not in excess of 15% of the unpaid debt after  
default, 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 Mortgagee (if more than one, all mortgagees) hereby waives and relinquishes all rights of exemption and homestead.

This mortgage may be assigned by the Mortgagee without the consent of the Mortgagee 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 7th day of July, 19 80  
Signed in the presence of

*Emily J. Price*  
*Kathy Sandlin*

X *H. Clyde Spear* (Seal)  
X *W. Ethel Spearman* (Seal)  
X \_\_\_\_\_ (Seal)

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