MORTGAGE DEC 10 1979 58344 BOOK 1490 PAGE 839

13 E. Sable Cr. Greenville, S. C. 29609

Greenville, South Carolina 29615

KNOW ALL MEN BY THESE PRESENTS, that Michael Bret Bishop and his wife Joyce A. Bishop of Greenville County, State of South Carolina, hereinafter whether one or more called the "Mortgagor", has become justly indebted to Olympic Construction Co., Inc. of Richland County, State of South Carolina hereinafter called the "Mortgagee", in the sum of Five Thousand Seven Hundred Forty-Two 72/100 DOLLARS ($ 5742.72) evidenced by a promissory note of even date herewith in the total amount set forth above, payable in 72 monthly installments, the first installment being $ 79.76 and the remaining installments being $ 79.76 each with the final payment being the unpaid balance, the first installment of which is payable one month from the date of the completion of certain property improvements made pursuant to a home improvement sales contract between Mortgagor and Mortgagee dated ..... unless a different first payment date is inserted 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 for such loss directly to the Mortgagee instead of the Mortgagee and Mortgagor jointly, but in the event any payment is made jointly, Mortgagor hereby appoints Mortgagee as Mortgagor's attorney-in-fact to endorse Mortgagor on any check, draft or money order as his attorney in fact. Upon payment for loss, the Mortgagee may, at its sole option, apply such proceeds to reduce the balance of the indebtedness, or to restore the mortgage property. In the event the Mortgagor shall neglect or refuse to keep said buildings or any thereof insured as herein provided, then the Mortgagee may at its sole option obtain such insurance or pay all such taxes or both, and all sums so expended by the Mortgagee shall be due immediately from Mortgagor to Mortgagee with interest at the rate of 15% per annum from the date paid.

PAID IN FULL
Olympic Construction Co., Inc.
DATE APR 7 1981
28105
BY

The Mortgagor agrees WITNESSETH that he will maintain the mortgaged property in good condition and will not commit or permit any waste in commit waste, reasonable wear and tear excepted. Upon the failure of the Mortgagor to so maintain the mortgaged property or to make such repairs or maintenance work to be performed at the cost of the Mortgagor, such sum so expended shall be due immediately from Mortgagor to Mortgagee with interest at the rate of 15% per annum from the date expended until paid. WITNESSETH

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 of any agreement herein contained, to declare the entire indebtedness secured hereby, evidenced by said note or any renewal or extension thereof, immediately due and payable, and to sell the premises described herein at public outcry to the highest bidder for cash before the door of the courthouse of the county in which said premises are situated, after having first given notice of the time, place and terms of such sale by publishing a notice thereof once a week for three weeks next preceding such sale in some newspaper published in said county, and to make to the purchaser or purchasers at such sale a good and sufficient deed to the premises so sold, which sale and deed shall be made subject to the equity of redemption of any person or persons owning or claiming the same, and to the statutory right of redemption, if any there be, and the Mortgagor hereby waives and relinquishes any and all such equity of redemption and statutory right of redemption. The Mortgagee may bid at any sale had by virtue of this mortgage, and may purchase the mortgaged property if the highest bidder therefor. In the event of a foreclosure of 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, including reasonable attorney's fees 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 Mortgagor (if more than one, all mortgagors) hereby waives and relinquishes all rights of exemption as to the property described.

This mortgage may be assigned by the Mortgagee without the consent of the Mortgagor, and if 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 8th day of November 19 79

Signed in the presence of:

Witness: M. Collins — I, Michael Bret Bishop (Seal)

Tom Corley — I, Joyce A. Bishop (Seal)

I (Seal)

This is the same property conveyed to Michael Bret Bishop and Joyce A. Bishop by deed dated 9-15-77 from John Ray Parr and recorded in Book 1064, page 857 in R.M.C. office for Greenville County, South Carolina.

By (Owner, Officer or Firm Member) Buyer

Voluntary Insurance Requisition

In connection with my request for credit from your company, I hereby elect to have the Contractor obtain Credit Life or Credit Life and Credit Disability Insurance coverage for which a charge is shown above as additional security for this transaction. The cost of such insurance was disclosed to me in advance of my signing this request. The face amount of the Decreasing Term Credit Life Insurance Policy will equal the lesser of the Total of Payments or $25,000. The policy term will coincide with the length of the repayment schedule, subject however to a maximum term of 10 years.

X _____ Witness

X _____ Buyer's Signature Date

DISTRIBUTION: WHITE – BRANCH COPY, GREEN – FILE COPY, CANARY – SELLER COPY, PINK – 2 BUYER'S COPIES

S. CAROLINA HOP HSA

FORM 40-1020 4/79

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