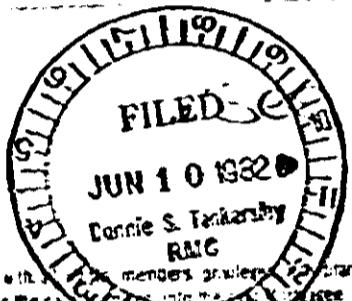


ANNO MDCCLXVII BY THESE PRESENTS AND
I, WITTY, S. R. SPENCER, as WIFE
of State of South Carolina hereinafter styled the "Mortgagor" has become justly indebted to
the UNITED INSURANCE
of Greenville,
County, S.C.
Sum of \$⁶⁰ Thousand Nine Hundred and Forty Four Dollars and 60 Cents, \$ 60,944.00
increased by a procrssory note of even date hereon in the total amount set forth above, payable
in 60 monthly instalments of \$101.57, and the remaining instalments being \$ 101.57
and recorded in Plat Book 42 at
Page 3, and revised by plat recorded in Plat Book 52, at Page 62, and
having according to said revised plat, the following metes and bounds,
to wit:



attached 27732

JUN 10 1982

PAID
Finance America Corporation
12/17/80
DATE
R. Steven Speer

Together with all members, partners, cestui queys, assigns, executors, administrators, esecutors and appurtenances belonging or appertaining thereto, and all and singular the same, and all and singular the same, and all other persons claimants to claim the same or any part thereof, and Murtugoor hereby covenants and agrees that he will be a fee simple title to said property free from all encumbrances except

1521

TO HAVE AND TO HOLD at and singular the above ~~described~~ ^{described & known} premises unto the Mortgagor ~~as~~ ^{as} provided above out of the Xth Augt shall and will pay to the order of the Mortgagee according to its tenor and effect that certain promissory note of even date ~~in~~ ⁱⁿ and secured hereby ~~and~~ ^{and} other sums which become due by the Mortgagor to the Mortgagee prior to cancellation hereof, then this mortgage shall cease terminate ~~and~~ ^{and} otherwise 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 thereby. 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 fire and lightning by fire and the other casualties covered by the usual comprehensive casualty insurance policies. Such policy shall be with an insurer acceptable to the Mortgagor in an amount not less than the balance owing upon the indebtedness secured hereby, with loss payable to the Mortgagor. In the event of his Mortgagor shall give immediate notice by mail to the Mortgagor, who will make prompt of loss, it not made promptly by the Mortgagor, and each insurance company concerned, a power authorized and directed to make payment of such loss directly to the Mortgagor instead of the Mortgagor and Mortgagor jointly. But if the event any payment is made jointly, Mortgagor hereby authorizes Mortgagor to enclose his name in any check draft or money order as his attorney in fact. Upon payment for loss, the Mortgagor may at his sole option apply such amounts to reduce the balance of the indebtedness, or to reduce the mortgage property. In the event the Mortgagor shall refuse or neglect to obtain said insurance or pay any taxes over due, then the Mortgagor may at his sole option obtain such insurance or pay all such taxes or debts, and all taxes exceeding therefor so needs secured by this mortgage and shall be due immediately from Mortgagor to Mortgagor with interest at the rate of 5% per annum from the date of payment by the Mortgagor until paid.

The Mortgagor agrees and covenants that he will maintain the mortgaged property in good condition and set out or permit anyone else to commit waste reasonable wear and tear excepted. Upon the failure of the Mortgagor to so maintain the mortgaged property the Mortgagor 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 Mortgagor 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 foreclose 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 Mortgagor become a debtor of any not involving this Mortgage or the title to the premises described herein, or should the debt remain unpaid, or any default not be paid, in the hands of the attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagor, and a reasonable attorney's fee, for so much as exceeds 15% of the unpaid debt after all the law collection by suit or otherwise, all costs and expenses incurred by the Mortgagor, and a reasonable attorney's fee, for so much as exceeds 15% of the unpaid debt after default shall the sugar become due and payable immediately upon demand at the option of the Mortgagor, as a part of the debt secured hereby, and may be recovered and collected hereunder.

The Mortgagor shall have the sole right to amend and recompute all rights of ownership and title to the
Mortgage may be assigned by the Mortgagor without the consent of the Mortgagor and when so assigned the assignee shall have all of the rights and duties
of the Mortgagor in respect of the execution of this Mortgage.

This mortgage is in addition to any other lien or security retentive or hereafter given or obtained by the Mortgagor and is not in satisfaction or discharge 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 is done to avoid gender bias.

In witness whereof the Secretary Remains at the Bands and seals this

John Stever Lueken (cont'd)

...the *Never Never* Land.

John G. Nichols *W. H. Miller*

[Signature]

—
—