

SEP 16 1977  
NOTICE  
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MORTGAGE BOOK 81 PAGE 201 Return to FINANCE AMERICA P.O. BOX 1419 PLACE 1237  
3004 MAIN ST. N. C. 28209

KNOW ALL MEN BY THESE PRESENTS, that Nathaniel Taylor & wife Minnie Taylor of Greenville County, State of South Carolina, hereinafter whether one or more called the "Mortgagor", has become justly indebted to Finance America in the sum of Five thousand DOLLARS (\$ 5,000.00) evidenced by a promissory note of even date herewith in the total amount set forth above, payable in 84 monthly installments of 62.47 DOLLARS (\$ 62.47), the first payment commencing on the 25th day of September, 1977, 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: All that piece, parcel or lot of land situate in Gantt Township, Greenville County, State of South Carolina, and being known and designated as Lot No. 9, Section 2 of Fairfield Acres as shown on plat thereof recorded in the R.M.C. Office for Greenville County in Plat Book "FF", at page 459, and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the north side of Larmann Drive at the joint front corner of Lots Nos. 9 and 10 and running thence with the line of Lot No. 10 N. 2-35 E 125 Feet to an iron pin; thence N. 87-35 W. 75 feet to an iron pin; thence with the line of Lots No. 8 S 2-25 W. 125 feet to an iron pin; thence along the north side of Larmann Drive S. 87-35 E 75 Feet to the point of beginning. The above is the same property conveyed to the grantor and the grantee by deed recorded in Deed Book 691, Page 81.

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. 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 and shall not be less than the balance owing upon the indebtedness secured hereby, with loss payable to the Mortgagee. In the event of loss, Mortgagee shall be immediately notified 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 to pay the amount of such loss directly to the Mortgagee instead of the Mortgagor and Mortgagee jointly, but in the event any payment is made jointly, Mortgagee 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 use 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 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 for aforesaid purposes shall be immediately repaid by the Mortgagor to the Mortgagee with interest at the rate of 6% per annum from the date of payment by the Mortgagee.

The Mortgagor agrees and covenants that he will maintain the mortgaged property in good condition and not to commit or tolerate any waste, reasonable wear and tear excepted. Upon the failure of the Mortgagor to do so, the Mortgagee may cause reasonable maintenance work to be performed at the cost of the Mortgagor. Such sums so expended shall be due immediately from the 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 violation hereof, to declare the entire indebtedness hereby secured immediately due and payable, without notice to any person to take possession of said property and 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 debt secured hereby or any part thereof be placed in the hands 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 hereto set their hands and seals this 6 day of Aug 1977  
Signed in the presence of:  
Tom Halton X Nathaniel Taylor (Seal)  
A.W. Gray X Minnie Taylor (Seal)  
X \_\_\_\_\_ (Seal)

THIS IS THE SAME PROPERTY CONVEYED TO NATHANIEL TAYLOR FROM MINNIE L. M. TAYLOR BY DEED DATED JUNE 28, 1963 AND RECORDED IN DEED BOOK 726 AT PAGE 349, IN GREENVILLE COUNTY, SOUTH CAROLINA.

PAID

FILED  
JUL 28 1983  
Greenville S.C.

