

NOV 10 1965

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MORTGAGE

NOV 10 1965

BOOK 1013 PAGE 329

KNOW ALL MEN BY THESE PRESENTS, that Eugene A. Hughes and Rose Merle M. Hughes, his wife, of Greenville County, State of South Carolina, hereinafter whether one or more called the "Mortgagor", has become justly indebted to Home Improvement & Supply Company of Greenville County, State of South Carolina, hereinafter called the "Mortgagee", in the sum of Two Thousand Four Hundred Eight Three & 40/100 DOLLARS (\$2483.40), evidenced by a promissory note of even date herewith in the total amount set forth above, payable in sixty (60) monthly instalments in the sum of Forty One and 39/100 DOLLARS (\$41.39), the first payment commencing on the 5th day of September, 1965, and continuing on the same day of each month thereafter until fully paid, together with late charges of five (5) cents per \$1.00 on each instalment not paid within ten (10) days of the due date, but not exceeding the lawful maximum, and interest at maturity at the rate of 6% per annum.

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: Real property at 32 Ross Street, which is also known and designated as Lot 427, Section 2, on a Plat entitled "Subdivision for Abney Mills, Brandon Plant, Greenville, South Carolina", recorded in the Office of the R.M.C. for Greenville County in Plats Book QQ, Pages 56 - 59, for a period of time beginning May 12, 1959, when Eugene A. Hughes and Rose Marie M. Hughes acquired title to it. Being the same property described in mortgage to First Federal Savings & Loan Association of Greenville dated May 25, 1959, and recorded June 1, 1959 in Mortgages Book 789, Page 286.

Together with all rights, members, privileges, hereditaments, easements and appurtenances belonging or appertaining. Mortgagor hereby covenants and warrants to the Mortgagee, his heirs, successors and assigns, that he has a fee simple title to said property, free from all encumbrances except:

TO HAVE AND TO HOLD all and singular the aforegranted 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 to 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 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 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 (we) (I) hereunto set (our) (my) hand(s) and seal(s) this 10th day of August, 1965.

Signed, sealed and delivered in the presence of:

Dennis White

Eugene Hughes (L.S.)  
(Signature of Mortgagor)

J. H. Cole

Rose M. Hughes (L.S.)  
(Signature of Mortgagor)