

Together with all rights, members, privileges, hereditaments, easements and appurtenances belonging or appertaining, Mortgagor agrees to warrant and forever defend all and singular the said premises unto the said Mortgagee, its successors and assigns, from and against said Mortgagor, his heirs, executors, administrators and assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof, and Mortgagor 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 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 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, the Grantors hereunto set their hands and seals this 9th day of January 1979

Signed in the presence of

X Rick Stewart
X Ricky Water

X Bobbie Jo Johnson (Seal)
X Mozana Johnson (Seal)
X (Seal)

NOTE

Date January 9, 1979

#2 Crestfield Rd. Greenville S.C.
(Street address of maker) (Town) (State)

FOR VALUE RECEIVED, the undersigned promises to pay to the order of South eastern Protection Co. Inc.
(Name and Business Address of Contractor)

One thousand four hundred and eighty nine & sixty eight hundredths Dollars (\$1489.68)
(Total of Payments)

Payable at the office of the payee designated above or such other location as the holder may designate Thirty-six monthly installments of Four hundred and eighty eight hundredths Dollars (\$41.38) except the final installment which shall be same Dollars (\$ same)

The first installment payable one month from the date of completion of certain property improvements made pursuant to a home improvement sales contract between maker and contractor dated Jan. 9, 1979, unless a different first payment date is inserted here Feb. 24, 1979, the remaining installments thereafter payable on like date of each month

Payment of this note is subject to the terms of said home improvement sales contract between Maker and Contractor.
If any payment is not made within 10 days after due date, maker agrees to pay late charges of five cents (\$05) per dollar or five dollars (\$5), whichever is less, in addition to the regular installment. Maker agrees to pay any court costs and reasonable attorney's fees of the amount due and payable under this note if this note is referred to an attorney for collection, not a salaried employee of the payee of this note.

If any installment on this note is not paid when due, the entire amount unpaid hereon shall become due and payable forthwith at the election of the Holder of this note. Holder's failure to specifically enforce the terms of this Note shall not constitute an election, waiver, or estoppel by or against Holder. All benefits of valuation, appraisal and exemption laws are hereby waived.

The makers and endorsers of this note hereby severally waive presentment, demand, protest and notice of dishonor.

X Bobbie Jo Johnson (Seal) (Maker sign here)
X Mozana Johnson (Seal) (Maker sign here)
(Maker sign here)

Witness my hand and seal

STATE OF SOUTH CAROLINA SOUTH CAROLINA TAX COMMISSION DOCUMENTARY STAMP TAX 00.44

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