

WHEREAS I (we) John W. Johnson (hereinafter also styled the mortgagor) am and by my (our) certain Consumer Credit Contract bearing even date herewith stand firmly held and bound unto S & J Realty Co., Inc. (hereinafter also styled the mortgagee) in the sum of \$14,500.00, payable in 120 equal installments of \$120.83 each, commencing on the

15th day of December 1979 and falling due on the same of each subsequent month, as in and by the said Consumer Credit Contract and conditions therof, reference thereto had will more fully appear.

NOW, KNOW ALL MEN, that the mortgagor(s), in consideration of the said debt, and for the better securing the payment thereof, according to the conditions of the said Consumer Credit Contract; which with all its provisions is hereby made a part hereof; and also in consideration of Three Dollars to the said mortgagor in hand well and truly paid, by the said mortgagor, at and before the sealing and delivery of these Presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these Presents do grant, bargain, sell and release unto the said mortgagee, its heirs, successors and assigns forever, the following described real estate:

All that piece, parcel or lot of land with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the County of Greenville, State of South Carolina being known and designated as Lot No. 96 as shown on a plat of THORNWOOD ACRES, SECTION 11., which plat is recorded in the R.M.C. Office for Greenville County in Plat Book MM. at page 105, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of Leafwood Drive, which iron pin is the joint front corner of Lots Nos. 96 and 98 and running thence N.18-58 W. 152.8 feet to an iron pin; thence S 68-19 W. 67.3 feet to an iron pin thence S 70-30 W. 12.8 feet to an iron pin; thence S18-58 E. 149.6 feet to an iron pin on the northerly side of Leafwood Drive; thence along the northerly side of Leafwood Drive N. 71-02 E 80 feet to an iron pin; the point of beginning.

Derivation: Deed Book 869, Page 556 -S & J Realty Co. Inc., 6/11/69

This being the same premises conveyed to the grantor herein by deed from John W. Johnson and wife pl. and recd. dated 2-1-77 and recorded in Deed Book 111 at page 111 in the R.M.C. Office for Greenville County.

TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD, all and singular the said Premises unto the said mortgagee, its heirs, successors, heirs and assigns forever.

AND I (we) do hereby bind my (our) self and my (our) heirs, executors and administrators, to procure or execute any further necessary assignments of title to the said premises, the title to which, I (we) acknowledge, and also to warrant and forever defend all and enjoin the said Premises unto the said mortgagee above named, unbroken and seizable, from and against all persons lawfully claiming, or to claim the same or any part thereof.

AND IT IS AGREED, by and between the parties hereto, that the said mortgagor, his heirs, executors, or administrators, shall keep the buildings on said premises in the highest state of repair by time, for the benefit of the said mortgagee, for an amount not less than the unpaid balance on the said contract, which amount shall be appraised by the said mortgagee, and in default thereof, the said mortgagee, the holder of the same, may cause to be made effect such reparation and reimburse themselves under this mortgagage for the expense of same, and a **FINANCE CHARGE** thereon from the date of its payment. And it is further agreed that the said mortgagee, its heirs, successors, heirs and assigns, shall be entitled to receive from the insurance money to be paid, a sum equal to the amount of the sum secured by this mortgagage.

AND IT IS AGREED, by and between the said parties, that if the said mortgagor, his heirs, executors, administrators or assigns, shall fail to pay all taxes and assessments upon the said premises when the same shall first become payable, then the said mortgagor, its heirs, executors, or assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse the said mortgagee for the same, together with a **FINANCE CHARGE** thereon, from the date of such payments.

AND IT IS AGREED, by and between the said parties, that in case any default be made in the payment of the said contract, when the same shall become payable, or in any other of the payments of this mortgagage, that the entire amount of the debt secured, or intended to be secured hereby, shall forthwith become due, at the option of the said mortgagee, its heirs, successors or assigns, although the period for the payment of the said debt may not then have expired.

AND IT IS FURTHER AGREED, by and between the said parties, that should legal proceedings be instituted for the foreclosure of this mortgagage, or for any purpose relating thereto, it shall be the duty of the party so proceeding to pay all in the funds of the attorney at law, for all attorney's fees, or otherwise, that may be incurred, and expenses incurred in the same, to the said heirs, successors or assigns, including a reasonable counsel fee not less than ten per cent of the amount so levied of all the premium due and payable as a part of the debt secured hereby, and may be recovered and collected hereunder.

**PROVIDED, ALWAYS,** and it is the true intent and meaning of the parties to these Presents, that when the said mortgagor, his heirs, executors, or administrators, shall pay, or cause to be paid up to the said mortgagee, its heirs, successors or assigns, the said debt, with the interest thereon, if any shall be due, and also all sums of money paid by the said mortgagee, his (their) heirs, successors, or assigns, according to the conditions and covenants of the said contract, and of this mortgagage, and shall perform all the obligations relating to the true intent and meaning of the said mortgagage, and in consequence thereof, the said Sale shall cease, determine, and be void, otherwise it shall remain in full force and virtue.

AND IT IS LASTLY AGREED, by and between the said parties, that the said mortgagor may hold and enjoy the said premises until default of payment shall be made.

WITNESS my (our) Hand and Seal, this 15th day of December, 1979.

Signed, sealed and delivered in the presence of John W. Johnson (L.S.)

WITNESS M. W. Johnson (L.S.)

WITNESS John W. Johnson (L.S.)

HMC-40E-S.C.(4-77)

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