

2700 Sanders Road  
Prospect Heights, Illinois 60070

REAL ESTATE MORTGAGE

(Business Office)  
S.C.

BOOK 85 PAGE 499  
BOOK 1530 PAGE 353

THIS MORTGAGE is made this 14 day of September, 19 82.

between the Mortgagor, Cobb Builders, Inc. South Carolina Corporation

(herein called "I", and the

Mortgagee, HOUSEHOLD FINANCE CORPORATION

Delaware

corporation (herein called "You").

To secure payment of a Note described below and any extensions, or renewals thereof or any additional advances made thereunder, I hereby grant and convey to you the following described real estate (herein called "Property") having an address of 3406 Whitehorse Rd., Greenville and located in Greenville County, South Carolina.

All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as "Property of Cobb Builders, Inc." on plat prepared by R. B. Bruce, dated May 23, 1979, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 7-F, Page 76, reference to said plat carved for metes and bounds thereof.

This is the same property conveyed to the above named mortgagor by deed of Edwin T. White recorded in the RMC Office for Greenville County on June 5, 1979 in Deed Book 1104, page 148.

with the following covenants and together with all fixtures, additions and improvements to said property, hereby releasing and waiving all rights under and by virtue of the Homestead and/or Exemption Laws of the State of South

Carolina and/or all Federal exemptions.

This mortgage secures the performance of a certain Note I signed this date to you in the amount of \$ 25,457.50 payable in monthly installments of principal and interest with a final payment due September 15, 1983, and any extensions, or renewals thereof or additional advances made thereunder.

1. I will pay the debt as promised.
2. I will keep the buildings on the Property insured against loss by fire and other risks included in the standard form of extended coverage insurance. The amount shall be approved by you but shall not exceed full replacement value of the buildings. I will deliver a copy of the policies to you. The policies shall contain the standard Mortgage clause in your name. If I fail to keep the buildings insured you may obtain the insurance. Within 30 days after notice and demand I must insure the Property against any other risk reasonably required by you.
3. I will pay when due, all taxes, assessments, insurance premiums, costs to protect the value of the property, maintenance and any other payments I am required to make. I will show you receipts for payment of such charges within ten (10) days after you request them. If I do not pay such charges, you may pay them, although you don't have to. If you do pay them, I will repay you within 10 days of your request with interest at the rate provided in the Note and such sum shall be added to the amount I owe you.
4. I will keep the property in good repair. I will not damage, destroy, or substantially change the property, and I will not allow the property to deteriorate. If anything attached to the property and covered by this Mortgage is removed or damaged, I will replace it immediately. If I receive notice from any governmental body that the property, or my use, occupation or maintenance of that property, violates any law, then I agree to correct such violation within ninety (90) days.
5. Without your prior written consent, I will not sell, mortgage or transfer the property or permit any lien to be placed on the Property unless the amount due on the Note and this Mortgage is paid in full.
6. I give you the right to collect all rents due from tenants or occupants of the property. You agree that before you exercise your rights, I may collect the rents. After you give me five (5) days written notice that I have not kept my promises made in the Note and this Mortgage, you may collect rents. I will not assign rents to any other person without your written consent. I will not collect more than one (1) month's rent in advance from any tenant or occupant without your written consent.
7. I give you the right to any money which may be necessary to repay the amount I owe you, if any government agency or anyone else authorized by law takes the property or any part of it.
8. You have the right to enter and inspect the property on reasonable notice and at any reasonable time.
9. You may require that the entire balance of my debt to you be paid immediately if I am in default under the Note or if I fail to keep any of the promises I make in the Note and this Mortgage.
10. If I fail to pay the money I owe you or to keep the other promises made in the Note and in this Mortgage you can also foreclose this Mortgage. You may ask an attorney either to foreclose this Mortgage, to collect money I owe under the Note and this Mortgage, or to enforce any of the promises I have not kept. If you do so, you may add all reasonable legal fees, costs, allowances and disbursements to the amount I owe you, together with interest at the rate specified in the Note. If you start a foreclosure action, you may ask the court to appoint a Receiver of rents and profits to look after the property and to collect rents from any tenants on the property. This action may be taken without prior notice to me and without reference to the value of the property. If I occupy all or any part of the property, then the Receiver may collect a reasonable charge