

ACCOUNT NO. 3601163 | MORTGAGE DATE 12/12/80

REAL ESTATE MORTGAGE

MORTGAGEE NAME AND ADDRESS:

USLIFE CREDIT CORP.
P.O. BOX 6428 STA. B
GREENVILLE, S.C. 29606

MORTGAGORS NAMES AND ADDRESS:

- Earline T. Frady
- 106 Hyde Circle
- Mauldin, SC 29662

S.C.

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AMOUNT OF NOTE	PRINCIPAL OF NOTE	SCHEDULE OF PAYMENTS	FIRST PAYMENT DATE	MATURITY DATE
\$ 5628.00	\$ 4010.47	42	\$ 134.00	01/12/81 06/12/84

EXCISION DATE
12/16/80

STATE OF SOUTH CAROLINA
COUNTY OF Greenville } ss

In this real estate mortgage the words I, my, me and mine means anyone who signs below on those lines marked "Sign Here". You and your means USLIFE Credit Corporation.

I, the mortgagor(s) (person(s) borrowing money) above named agree that I am indebted to you the mortgagee (company loaning money) named above on my Promissory Note for the loan you made to me in the amount of Note, Schedule of Payments shown above. I understand that I may pay the amount of Note in any amount at any time, and if I fail to make any monthly payment you can, without giving me any advance notice or demand, require the entire amount of my Note remaining unpaid at once due and payable.

I agree, because of the loan you have made to me, to give you as security for this loan, a real estate mortgage on my property as is described below. If I do not repay any amounts I may owe you, or if I break a promise I have made in any loan or credit agreement I may have with you, you can take this property and sell or dispose of this property, which is located in the County of Greenville and State of South Carolina and which is described as follows: ALL that certain Lot of land with improvements thereon situate on the Southern side of Hyde Circle in the Town of Mauldin, County of Greenville, State of South Carolina being known and designated as Lot 3 on plat made for J.W. Whitt dated June 1960 and being more fully in accordance with said plat, to-wit:

BEGINNING at an iron pin on the southern side of Hyde Circle, joint front corner with lot No. 2 S. 24-17 E. 168.45 feet to an iron pin; thence N. 71-43 E. 77.07 feet to an iron pin; thence N. 24-17 W. 162.95 feet to an iron pin on Hyde Circle, whence along Hyde Circle S. 25-44 E. 77-85 or by running 99 of the Hyde Circle line to the point where you will find the point to you which now claim or may exist in the future. I agree to help you do all that is necessary to protect your Security Interest in this property. I state that I own this property and that there are no other claims, liens or security interests against it other than what I have told to you and listed on my Financial Statement. I will not lease or give this property to anyone without your written permission. I will keep the property insured for its full value against fire, loss or damage with an insurance company that is acceptable to you. I agree that the policies must say that you are to be paid if there is a loss. I will deliver the policies to you if you request. If my property is destroyed or damaged you can use the insurance proceeds to replace, repair or repay any amounts I owe you. I will also pay all taxes and fees on my property. You can insure the property or pay any taxes or fees if I don't, although you don't have to. If you do pay taxes or fees I will repay you with interest at the highest rate allowed by law.

DEFECT AND REPOSSESSION: I will be in default

- If I don't make a payment when due or I don't fully repay any loan I have with you.
- If I break any promises I have made to you in this agreement under one loan or Note or in connection with one loan transaction between us.
- If I become insolvent or file bankruptcy.
- If a lien is put on my property or it is confiscated.
- If my property is misused or in danger of depreciation (reduced in value).
- If I do anything that reduces my ability or willingness to repay.
- If I die or become incompetent.

IF MY INSURANCE IS CANCELLED

If I am in default I will deliver my property to you upon request, or you can take title to my property yourself. You can sell my property and keep all the proceeds from the sale, and if it is not enough to pay what I owe you, I will pay you the difference. I agree that if you have to pay attorneys fees or court costs or any other costs to obtain this property and sell it, then I will pay you whatever these costs may be.

I hereby sign, seal and deliver this Real Estate Mortgage to you.

continued on page 2

J. Don Frady
James J. Rolen

STATE OF SOUTH CAROLINA
COUNTY OF Greenville } ss

Personally appeared before me the undersigned witness and being duly sworn by me, made oath that he saw the above named Mortgagors sign and deliver the following instrument for the uses and purposes therein mentioned, and that he, with the other witness subscribed above, witnessed the due execution thereof.

WITNESS
O

Sworn to before me this 10th day of December A.D. 1980

This instrument prepared by Mortgagor named above

RENUNCIATION OF DOWER

STATE OF SOUTH CAROLINA } ss
COUNTY OF Greenville } ss

I, the undersigned Notary Public, do hereby certify unto whom it may concern, that the undersigned wife of the above-named Mortgagor, did this day appear before me, and was being privately and secretly examined by me, did declare that she does freely, voluntarily and without any compulsion, dread or fear of any person or persons whatsoever, renounce, release and forever relinquish unto the above-named Mortgagor, his successors and assigns, all her right and claim of dower, of, in, to, of and singular the premises above described and reflected

H

MORTGAGOR A WOMAN

SIGNATURE OF MORTGAGOR'S WIFE

Sworn to before me this 10th day of December

A.D. 1980

(CONTINUED ON NEXT PAGE)

NOTARY PUBLIC FOR SOUTH CAROLINA

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