

REAL ESTATE MORTGAGE

BOOK 1581 PAGE 781

THE STATE OF SOUTH CAROLINA  
 COUNTY OF GREENVILLE

GREENVILLE, S.C.  
 FILED  
 SEP 29 12 59 PM '82  
 DONNIE W. WENSTLEY  
 R.M.C.

This Mortgage is made this 28th day of September, 1982 between  
 Mortgagor(s) John A. Bradford and Bernice T. Bradford (herein "Borrower"), and  
 the Mortgagee, Finance America Corporation, a corporation organized and existing under the laws of whose address is  
P. O. Box 6020, Greenville, South Carolina 29606 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of \*\*\*\*4086.30\*\*\*\*  
 Dollars, which indebtedness is evidenced by Borrower's note dated September 28, 1982 (herein "Note"), providing for monthly installments  
 of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 4, 1987

To secure to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon, together with all extensions, renewals or modifications  
 thereof, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of  
 the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns  
 the following described property located in the County of GREENVILLE, State of South Carolina:  
ALL that certain piece, parcel or lot of land situate in the State of South  
Carolina, County of Greenville, on the southern side of Potomac Avenue  
being known and designated as Lot No. 231 as shown on a plat of Pleasant  
Valley, recorded in the R. M. C. Office for Greenville County, in Plat Book "P"  
at Page 93.

This is the same property conveyed to the Grantee, John A. Bradford and  
 Bernice T. Bradford, by the Grantor, Michael G. Nolan and Jerline M. Nolan,  
 by deed dated June 10, 1981 and recorded July 20, 1981 in Deed Book 1152  
 on Page 41.

which has the address of 331 Potomac Avenue Greenville  
 (Street) (City)  
Greenville South Carolina 29605 (herein "Property Address");  
 (State and Zip Code)

To have and to hold unto Lender and Lender's successors and assigns, forever; together with all the improvements now or hereafter erected on the  
 property, and all fixtures now or hereafter attached to the property, all of which including replacements and additions thereto, shall be deemed to be and  
 remain in a part of the property covered by this Mortgage, and all of the foregoing, together with said property are herein referred to as the "Property".

Borrower and Lender covenant and agree as follows:  
 1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note,  
 prepayment and late charges as provided in the Note.

2. **Insurance.** Borrower shall keep all improvements on said land, now or hereafter erected, constantly insured for the benefit of the Lender against loss by  
 fire, windstorm and such other casualties and contingencies, in such manner and in such companies and for such amounts, not exceeding that amount necessary  
 to pay the sum secured by this Mortgage, and as may be satisfactory to the Lender. Borrower shall purchase such insurance, pay all premiums therefor, and  
 shall deliver to Lender such policies along with evidence of premium payment as long as the note secured hereby remains unpaid. If Borrower fails to purchase  
 such insurance, pay the premiums therefor or deliver said policies along with evidence of payment of premiums thereon, then Lender, at his option, may  
 purchase such insurance. Such amounts paid by Lender shall be added to the Note secured by this Mortgage, and shall be due and payable upon demand by  
 Borrower to Lender.

3. **Taxes, Assessments, Charges.** Borrower shall pay all taxes, assessments and charges as may be lawfully levied against the Property within thirty (30)  
 days after the same shall become due. In the event that Borrower fails to pay all taxes, assessments and charges as herein required, then Lender at his option,  
 may pay the same and the amounts paid shall be added to the Note secured by this Mortgage, and shall be due and payable upon demand by Borrower to  
 Lender.

4. **Preservation and Maintenance of Property.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or  
 deterioration of the Property.

5. **Transfer of the Property: Due on Sale.** If the Borrower sells or transfers all or part of the Property or any rights in the Property, any person to whom  
 the Borrower sells or transfers the Property may take over all of the Borrower's rights and obligations under this Mortgage (known as an "assumption of the  
 Mortgage") if certain conditions are met. Those conditions are:

- (A.) Borrower gives Lender notice of sale or transfer;
- (B.) Lender agrees that the person qualifies under its then usual credit criteria;
- (C.) The person agrees to pay interest on the amount owed to Lender under the Note and under this Mortgage at whatever rate Lender requires; and
- (D.) The person signs an assumption agreement that is acceptable to Lender and that obligates the person to keep all of the promises and agreements  
 made in the Note and in this Mortgage.

If the Borrower sells or transfers the Property and the conditions in A, B, C and D of this section are not satisfied, Lender may require immediate payment in  
 full of the Note, foreclose the Mortgage, and seek any other remedy allowed by the law. However, Lender will not have the right to require immediate payment  
 in full or any other legal remedy as a result of certain transfers. Those transfers are:

- (i) the creation of liens or other claims against the Property that are inferior to this Mortgage, such as other mortgages, materialman's liens, etc.;
- (ii) a transfer of rights in household appliances, to a person who provides the Borrower with the money to buy these appliances, in order to protect  
 that person against possible losses;
- (iii) a transfer of the Property to surviving co-owners, following the death of a co-owner, when the transfer is automatic according to law; and
- (iv) leasing the Property for a term of three (3) years or less, as long as the lease does not include an option to buy.

6. **Warranties.** Borrower covenants with Lender that he is seized of the Property in fee simple, has the right to convey the same in fee simple, that title is  
 marketable and free and clear of all incumbrances, and that he will warrant and defend the title against the lawful claims of all persons whomsoever, except for  
 the exceptions hereinafter stated. Title to the Property is subject to the following exceptions:

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301001

STATE OF SOUTH CAROLINA  
 DEPARTMENT OF REVENUE  
 DOCUMENTARY STAMP  
 29605  
 11-82

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