

RECORDING FEE PAID \$2.50		REGULATION NO. 22 REAL PROPERTY MORTGAGE COMPLIED WITH		BOOK 1286 PAGE 209 ORIGINAL	
NAMES AND ADDRESSES OF ALL MORTGAGORS Freddie Eugene Willard Laura Willard Rt. 2 Box 476 Travelers Rest, S.C.			MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane Greenville, S.C.		
DATE FIRST PAYMENT DUE	DATE DUE EACH MONTH	NUMBER OF PAYMENTS	DATE FIRST PAYMENT DUE	DATE DUE EACH MONTH	NUMBER OF PAYMENTS
3/21/73	21	60	3/21/73	21	60
AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS	DATE FINAL PAYMENT DUE	TOTAL OF PAYMENTS	AMOUNT FINANCED	
\$ 114.00	\$ 114.00	2/21/78	\$ 6840.00	\$ 4918.52	
FINANCE CHARGE: 1921.48			ANNUAL PERCENTAGE RATE 13.83%		

THIS MORTGAGE SECURES FUTURE ADVANCES -- MAXIMUM OUTSTANDING \$20,000

NOW, KNOW ALL MEN, that Mortgagor (all, if more than one), to secure payment of a Promissory Note of even date from Mortgagor to C.I.T. Financial Services, Inc. (hereafter "Mortgagee") in the above Total of Payments and all future and other obligations of Mortgagor to Mortgagee, the Maximum Outstanding at any given time not to exceed said amount stated above, hereby grants, bargains, sells, and releases to Mortgagee, its successors and assigns, the following described real estate

together with all present and future improvements thereon situated in South Carolina, County of Greenville
 All that tract of land in the County of Greenville, State of South Carolina, in Bates Township, known as tract 1 on plat of H. Wells Talley estate containing 5.16 acres more or less as shown on Plat Book WV page 91 and having according to said plat the following metes and bounds: beginning at an iron pin in the center of S.C. Highway #415 at the corner of tract two and running thence along the center of said Highway as follows: South 60 E 54 feet South 52E 200 feet South 44-23E 31 feet South 42-36E 142 feet South 36-21E 100 feet South 30-33E 109.0 feet to an iron pin in the center of said highway thence South 70-16W 718 feet to an iron pin thence North 42-45W 100 feet to an iron pin thence North 68-35E 135.2 feet to an iron pin thence North 17-45E 600 feet to the point of beginning.

TO HAVE AND TO HOLD all and singular the real estate described above unto said Mortgagee, its successors and assigns forever.

If Mortgagor shall fully pay according to its terms the indebtedness hereby secured then this mortgage shall become null and void.

Mortgagor agrees to pay all taxes, assessments, obligations and any charges whatsoever against the above described real estate and all sums due under any prior encumbrances against said real estate. Mortgagor also agrees to maintain insurance on the above described real estate in such form and amount as may be satisfactory to Mortgagee in Mortgagee's favor and in default thereof Mortgagee may, but is not obligated to, effect said insurance in Mortgagee's own name.

If Mortgagee makes an expenditure for any tax, assessment, premium, covenant, prior mortgage or any charge whatsoever in connection with the above described real estate, such expenditure shall bear interest at the highest lawful rate if not prohibited by law, shall be a lien hereunder on the above described real estate, and may be enforced and collected in the same manner as the other debt hereby secured.

Upon any default, all obligations of Mortgagor to Mortgagee shall become due, at the option of Mortgagee, without notice or demand.

Mortgagor agrees in case of foreclosure of this mortgage to pay a reasonable attorney's fee as determined by the court in which suit is filed and any court costs which shall be secured by this mortgage and included in judgment of foreclosure.

This mortgage shall extend, consolidate and renew any existing mortgage held by Mortgagee against Mortgagor on the above described real estate.

In Witness Whereof, (I-we) have set (my-our) hand(s) and seal(s) the day and year first above written.

Signed, Sealed, and Delivered
 in the presence of

John [Signature]
 (Witness)
James [Signature]
 (Witness)

Freddie Eugene Willard (L.S.)
 Freddie Eugene Willard
Laura Willard (L.S.)
 Laura Willard