

REGULATION NO. 22  
COMPLIED WITH

MAR 1 1973

# 24481

RECORDING FEE \$ 2.50  
REAL PROPERTY MORTGAGE XX

1288 ORIGINAL 521

NAMES AND ADDRESSES OF MORTGAGORS Lena F. Smith 2700 Edwards Rd. Greenville, S. C.		MORTGAGEE C.I.T. FINANCIAL SERVICES, INC. 46 Liberty Lane Greenville, S. C.			
LOAN NUMBER	DATE 2/27/73	DATE FINANCE CHARGE BEGINS TO ACCRUE 3/3/73	NUMBER OF PAYMENTS 60	DATE DUE EACH MONTH 10	DATE FIRST PAYMENT DUE 4/10/73
AMOUNT OF FIRST PAYMENT \$ 148.00	AMOUNT OF OTHER PAYMENTS \$ 148.00	DATE FINAL PAYMENT DUE 3/10/78	TOTAL OF PAYMENTS \$ 8960.00	AMOUNT FINANCED \$ 6481.75	
FINANCE CHARGE \$ 2398.25			ANNUAL PERCENTAGE RATE 13.25 %		

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 piece, parcel or lot of land in the County of Greenville, State of South Carolina, known and designated as lot #70 as shown on plat of Forrestdale Heights recorded in the RMC office for Greenville County in Flat Book KK At page 199, said lots having a frontage on Edwards Road, of 103.9 Ft.

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 liens, 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 lien, 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

*[Signature]*  
\_\_\_\_\_  
*[Signature]*  
\_\_\_\_\_  
(Witness)

*Wayman A. Smith*  
\_\_\_\_\_  
Wayman A. Smith (L.S.)  
*Lena F. Smith*  
\_\_\_\_\_  
Lena F. Smith (L.S.)