

RECORDING FEE PAID \$2.50

NOV 13 1973

REAL PROPERTY MORTGAGE BOOK 1295 PAGE 139

ORIGINAL

NAME AND ADDRESS OF MORTGAGORS Freeman David Payne Joyce C. Payne 45 Templewood Greenville, S.C.		MORTGAGEE: CIT. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane P.O. Box 5758, STA. B. Greenville, S.C. 29606			
LOAN NUMBER	DATE 11-8-73	DATE FINANCE CHARGE BEGINS TO ACCRUE IF MONEY UNDER NOTE BY TRANSFEROR 11-13-73	NUMBER OF PAYMENTS 60	DATE DUE EACH MONTH 15th	DATE FIRST PAYMENT DUE 12-15-73
AMOUNT OF FIRST PAYMENT \$ 108.00	AMOUNT OF OTHER PAYMENTS \$ 108.00	DATE FINAL PAYMENT DUE 11-15-78	TOTAL OF PAYMENTS \$ 6,480.00	AMOUNT FINANCED \$ 4,851.85	
FINANCE CHARGE \$ 1823.15		ANNUAL PERCENTAGE RATE 13.90 %			

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 Mortgagee to CIT. 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 situate, lying and being on Templewood Drive near the City of Greenville, in the County of Greenville, State of South Carolina and known and designated as Lot No. 25 of a subdivision known as Section 1, Oak-Crest, plat of which is recorded in the R.N.C. Office for Greenville County in Plat Book 83 at Pages 110 and 111; said lot having such metes and bounds as shown thereon. This property is conveyed subject to easement or rights of way or restrictions, if any, of record.



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 fees, 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 fee, 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 R. Griffin (Witness)  
Andrew P. [Signature] (Witness)

Freeman David Payne (RS)  
Joyce C. Payne (RS)