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REAL PROPERTY MORTGAGE BOOK 1239 PAGE 411 ORIGINAL

NAMES AND ADDRESSES OF BORROWERS Danny C. Joy Nancy C. Joy 509 W. Curtis St. Simpsonville, S.C.		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane Greenville, S.C.		RECORDING PAID \$ 250	
LOAN NUMBER	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION	NUMBER OF PAYMENTS	DATE DUE EACH MONTH	DATE FIRST PAYMENT DUE	
	1-8-74	60	12th	2-12-74	
AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS	DATE FINAL PAYMENT DUE	TOTAL OF PAYMENTS	AMOUNT FINANCED	
\$ 68.00	\$ 68.00	1-12-79	\$ 4080.00	\$ 2914.29	
FINANCE CHARGE \$ 1165.71			ANNUAL PERCENTAGE RATE 14.13 %		

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, together with all present and future improvements thereon situated in South Carolina, County of Greenville, All that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, Town of Simpsonville, in the Woodside Mills Village and being known and described as Lot '78 as shown on a plat entitled "A Subdivision of Woodside Mills, Simpsonville, S.C.", made by Piedmont Engineering Service, Greenville, S.C., dated February, 1953 and recorded in the RMC Office for Greenville County in Plat Book GG at page 5. According to said plat the within described property is also known as 51st Street (now 509 Curtis Street) and fronts thereon 79 feet.

This conveyance is made subject to any restrictive covenants, building set-backlines, right-of-ways and easements which may affect the above described property. Being the same property conveyed to the grantor herein by deed recorded in the RMC Office for Greenville, County in Deed Volume 476 at page 389.

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 hereafter 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

*Paul F. Price*  
 (Witness)  
*Roy T. Lawrence*  
 (Witness)

*Danny C. Joy* (LS.)  
 Danny C. Joy  
*Nancy C. Joy* (LS.)  
 Nancy C. Joy

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