

ACCOUNT NO.	MORTGAGE DATE	REAL ESTATE MORTGAGE		MORTGAGEE NAME AND ADDRESS
20806	5/16/75	MAILED 5/16/75 DOWNE'S TAX SERVICE L.L.C.		39132-2-5 US LIFE CREDIT CORP 118 S MAIN ST GREENVILLE SC 29601 PHONE 271-3450
MORTGAGORS NAMES AND ADDRESS				BOOK 1339 PAGE 679
<ul style="list-style-type: none"> Jimmy F. and Carolyn P. Davis 29 Skyland Drive Greenville, S.C. 29607 				RECESSION DATE
AMOUNT OF NOTE	PRINCIPAL OF LOAN	SCHEDULE OF PAYMENTS	FIRST PAYMENT DATE	LAST PAYMENT DATE
\$5520.00	\$4037.15	60 .. 92.00	6/16/75	5/16/80

STATE OF SOUTH CAROLINA }
COUNTY OF Greenville } ss.

WHEREAS, the Mortgagors above named are indebted on their Promissory Note above described, payable to the order of the Mortgagee and evidencing a loan made by said Mortgagee, in the Amount of Note stated above, which said Note is payable in monthly installments and according to the terms thereof, and on which Note payment in advance may be made in any amount at any time and default in making any monthly payment shall, at the option of the holder of said Note, and without notice or demand, render the entire sum remaining unpaid on this Note at once due and payable.

NOW KNOW ALL MEN, that in consideration of said loan and to further secure the payment of said Note and also in consideration of three dollars (\$3) to the Mortgagors in hand well and truly paid by Mortgagee at and before the sealing and delivery of these presents, receipt whereof is hereby acknowledged, the Mortgagors hereby grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described real estate, situated in the County of Greenville and State of South Carolina, to wit: ALL, that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 24, Skyland Park, as shown on plat prepared by Dalton & Neves and recorded in the RMC Office for Greenville County in Plat Book "L", Page 41, reference to said plat being craved for a metes and bounds description thereof.

To have and to hold, with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, unto said Mortgagee, provided always, and this instrument is made, executed, sealed and delivered upon the express condition that if the said Mortgagors shall pay in full to the said Mortgagee the above described Note according to the terms thereof, then this Mortgage shall cease, determine and be void, otherwise it shall remain in full force and virtue. Upon default in making any payment of said Note when the payment becomes due, then the entire sum remaining unpaid on said Note shall be due and payable by the exercise of the option of acceleration above described, and this Mortgage may be foreclosed as provided by law for the purpose of satisfying and paying the entire indebtedness secured hereby.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all encumbrances, except as otherwise noted, and will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its rights to do so thereafter. Whenever the context so requires, plural words shall be construed in the singular.

Signed, sealed and delivered in the presence of:

Dorothy Davis
S. H. Kitchell, Esq.
ATTEST

STATE OF SOUTH CAROLINA }
COUNTY OF Greenville } ss.

Per Notary Public for the purpose of being duly acknowledged, witnessed and acknowledged, and for no other purpose, and is acknowledged and witnessed the day executing thereof,

Jimmy F. Davis (Seal) Sign Here
Carolyn P. Davis (Seal) Sign Here

Sworn to before me this 16 day of May 1975
Notary Public for the State of South Carolina
My Commission Expires May 16, 1988

RENUNCIATION OF DOWER

STATE OF SOUTH CAROLINA }
COUNTY OF Greenville } ss.

I, the undersigned Notary Public for the State of South Carolina, do hereby declare that the above named wife of the above named Mortgagor, did this day appear before me, and upon being privately and separately sworn, and I, the Notary Public, did declare that she, the aforesaid wife, having no right or claim, direct or remote, to any personal property, whether real or personal, or to any interest in the above described real estate, does hereby renounce, renounce, and renounce all right, title, and interest in the above described real estate, and do hereby renounce, renounce, and renounce all right, title, and interest in the above described real estate.

Sworn to before me this 16 day of May 1975

(CONTINUED ON NEXT PAGE)

Carolyn P. Davis