



NAMES AND ADDRESSES OF ALL MORTGAGORS Janie B. Smith Pack Street Greenville, S. C. 29604		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 416 Liberty Lane P. O. Box 5758 Sta. B. Greenville, S. C. 29606			
LOAN NUMBER	DATE 12/8/76	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF DISBURSAL 12/13/76	NUMBER OF PAYMENTS 60	DATE DUE EACH MONTH 1/30	DATE FIRST PAYMENT DUE 1/13/77
AMOUNT OF FIRST PAYMENT \$ 100.00	AMOUNT OF OTHER PAYMENTS \$ 100.00	DATE FINAL PAYMENT DUE 12/13/81	TOTAL OF PAYMENTS \$ 6000.00	AMOUNT FINANCED \$ 4112.19	

THIS MORTGAGE SECURES FUTURE ADVANCES — MAXIMUM OUTSTANDING \$25,000

NOW, KNOW ALL MEN, that Mortgagor (all, if more than one), to secure payment of a Promissory Note of even date from Mortgagor to the above named 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 the South-western side of Pack Street (Alley) in the City of Greenville, County and State aforesaid, and being known and designated as a major portion of Lot No. 8 of a Subdivision known as Queen Heights, plat of which is recorded in the RMC Office for Greenville County, S.C., in Plat Book "0", page 87, and according to said plat having the following metes and bounds, to-wit: Beginning at an iron pin on the southwestern side of Pack Street (Alley) at the joint front corner of Lots 8 and 9 and running thence S. 21-45 W 116 feet to an iron pin; thence S 68-43 E 33 feet to a stake; thence with a new line through Lot 8 N 21-45 E 116 feet to an iron pin on the southeastern side of Pack Street (Alley); thence with the southwestern side of Pack Street (Alley) N 69-48 W 33 feet to a stake; thence N 21-45 E 116 feet to an iron pin; point of beginning.

This being the same property conveyed to Janie B. Smith by Jeanne D. Threatt by Deed dated 19th Day December 1957 and recorded in the RMC Office for Greenville County, recorded on 21st Day December 1957 in Deed Book 589 at page 481.

Mortgagor agrees to pay all taxes, liens, assessments, obligations, prior encumbrances, and any charges whatsoever against the above described real estate as they become due. Mortgagor also agrees to maintain insurance in such form and amount as may be satisfactory to Mortgagee in Mortgagee's favor.

If Mortgagor fails to make any of the above mentioned payments or fails to maintain satisfactory insurance, Mortgagee may, but is not obligated to, make such payments or effect such insurance in Mortgagee's own name, and such payments and such expenditures for insurance shall be due and payable to Mortgagee on demand, 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.

After Mortgagor has been in default for failure to make a required instalment for 10 days or more, Mortgagee may give notice to Mortgagor of his right to cure such default within 20 days after such notice is sent. If Mortgagor shall fail to cure such default in the manner stated in such notice, or if Mortgagor cures the default after such notice is sent but defaults with respect to a future instalment by failing to make payment when due, or if the prospect of payment, performance, or realization of collateral is significantly impaired, the entire balance, less credit for unearned charges, shall, at the option of Mortgagee, become due and payable, without notice or demand. Mortgagor agrees to pay all expenses incurred in realizing on any security interest including reasonable attorney's fees as permitted by law.

Mortgagor and Mortgagor's spouse hereby waive all marital rights, homestead exemption and any other exemption under South Carolina law.

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

Rbecca Muwall
 (Witness)

Janie B. Smith
 (Janie B. Smith) (L.S.)

John R. Griffin Jr.
 (Witness)

Charles B. ...
 (L.S.)



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