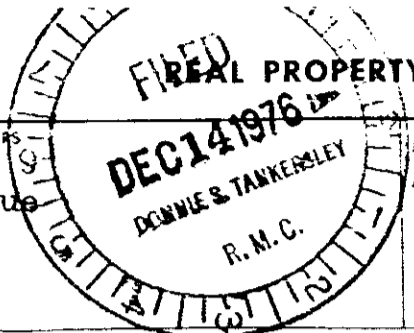


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BOOK 1385 PAGE 162 ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Ernest E. Makins #1 Mount Zion Avenue Greenville, S. C.		MORTGAGEE: C.I. FINANCIAL SERVICES, INC. 416 Liberty Lane ADDRESS: P.O. Box 5758 Sta. B. Greenville, S. C. 29606			
LOAN NUMBER	DATE 12/13/76	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF EXECUTION 12/17/76	NUMBER OF PAYMENTS 83	DATE DUE EACH MONTH 1/17/77	DATE FIRST PAYMENT DUE 1/17/77
AMOUNT OF FIRST PAYMENT \$ 58.00	AMOUNT OF OTHER PAYMENTS \$ 58.00	DATE FINAL PAYMENT DUE 12/17/81	TOTAL OF PAYMENTS \$ 3480.00	AMOUNT FINANCED \$ 2385.06	

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

SV 005

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 in the City of Greenville, County of Greenville, State of South Carolina, being shown as the northern one half of lot No. 24 and the southern one half of Lot no. 23 of Richmond Hill plat of which is recorded in Plat Book C at page 99, and having the following metes and bounds, to-wit:
 BEGINNING at a point on Mt Zion Avenue, in the center of Lot No. 24 and running thence through the center of said lot, N.86-W.109 feet +, to a point on a 10 foot Valley, which point is 25 feet from the joint rear corner of Lots No. 24 and 25, thence with said alley N. 1-E. 50 feet to a point in the center of the rear line of Lot No. 23; thence through the center of said Lots S.86E 111 feet +, to a point on Mount Zion Avenue, which point is 24 feet from the joint corner of Lots Nos. 23&24; thence with Mt. Zion Avenue S. 3-W.48 feet to the point of beginning.

(Continued)
 Mortgagor agrees to pay the indebtedness as herein before provided.

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

Rebecca Howell
 (Witness)
Ray P. Howell
 (Witness)

Ernest Makins
 (Ernest Makins) (LS.)

(LS.)