



ORIGINAL

|   |                                      |   |                                 |                               |                                  |
|---|--------------------------------------|---|---------------------------------|-------------------------------|----------------------------------|
| NAMES AND ADDRESSES OF ALL MORTGAGORS<br>Billy Joe Kelly<br>Evelyn Kelly<br>306 Welcome Avenue<br>Greenville, S. C. |                                      | MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC.<br>ADDRESS: 46 Liberty Lane<br>P. O. Box 5738 Sta. B.<br>Greenville, S. C. 29606 |                                 |                               |                                  |
| LOAN NUMBER   | DATE<br>4/14/77                      | DATE PRINCIPAL CHARGE BEGINS TO ACCRUE<br>4/18/77   | NUMBER OF PAYMENTS<br>2         | DATE DUE EACH MONTH<br>8th    | DATE FIRST PAYMENT DUE<br>5/8/77 |
| AMOUNT OF FIRST PAYMENT<br>\$97.00  | AMOUNT OF OTHER PAYMENTS<br>\$ 97.00 | DATE FINAL PAYMENT DUE<br>4/8/83  | TOTAL OF PAYMENTS<br>\$ 6984.00 | AMOUNT FINANCED<br>\$ 4587.38 |                                  |

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 certain piece, parcel or lot of land, with buildings and improvements thereon, lying and being on the southerly side of Welcome Avenue near the City of Greenville, S. C., being known and designated as Lot No. 11 on plat of Section I, Oak Crest, as recorded in the R.M.C. Office for Greenville County, S.C., in Plat Book "G", pages 130-131.

This being the same property conveyed to Billy Joe Kelly by Dempsey Builders Supply, Inc by deed dated 20th day September 1965 and recorded in the R.M.C. Office for Greenville County recorded on 20th Day of September 1966 in Deed Book 806 at page 301.

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 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 Small* (Witness)  
*John K. Kaffen* (Witness)  
*Billy Joe Kelly* (L.S.)  
*Evelyn Kelly* (L.S.)

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