



BOOK 1394 PAGE 770 ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Ida D. Howard 113 Brunson Street Greenville, South Carolina		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane P.O. Box 5758 Station B Greenville, South Carolina 29606			
LOAN NUMBER	DATE	INTEREST CHARGES TO ACCRUE IF COPIED FROM FILE OF RECORDS	NUMBER OF PAYMENTS	DATE DUE EACH MONTH	DATE FIRST PAYMENT DUE
	4/14/77	4/20/77	60	20th	5/20/77
AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS	DATE FINAL PAYMENT DUE	TOTAL OF PAYMENTS	AMOUNT FINANCED	
\$ 48.00	\$ 68.00	1/20/82	\$ 1,030.00	\$ 2796.28	

**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

whereon, situate in South Carolina, County of Greenville

All that certain piece, parcel or lot of land, situate, lying and being in the County of Greenville and State of South Carolina, just outside the City of Greenville, and being known and designated as Lot No. 44 as shown on Plat of Property of E. G. Glenn made on March 28, 1923 by C.M. Fuman, Engineer and recorded in the Office of the REC in Plat Book F at Page 148. Said lot having the following metes and bounds, to-wit: Beginning at an iron pin on the South side of Brunson Street, formerly Grace Street at the corner common to Lots 43 and 44 and running thence along the dividing line between said Lots 43 and 44 South 28-22 East one hundred fifty feet to an iron pin; thence South 61-38 West fifty-five feet to an iron pin at the rear corner of Lot No. 45; thence along the dividing line between Lots 44 and 45 North 28-22 West one hundred fifty feet to an iron pin on Brunson Street; thence along the South side of Brunson Street, formerly Grace Street, North 61-38 East fifty feet to

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 installment 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 installment 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

Witness signatures: Rebecca Russell (Witness), Ray P. Crowe (Witness)

Mortgagor signature: Ida D. Howard (I.D. Howard) (L.S.)

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