

REAL PROPERTY MORTGAGE

BOOK 1413 PAGE 115

ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Julius Owens Mary C. Owens Rt 6 Box 419 Piedmont, S.C. 29673		MORTGAGEE: C.I.T. FINANCIAL SERVICES ADDRESS: 10 W. Stone Ave. Greenville, S.C. 29602			
LOAN NUMBER 27845	DATE 10-14-77	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF DISBURSAL 10-20-77	NUMBER OF PAYMENTS 72	DATE DUE EACH MONTH 20	DATE FIRST PAYMENT DUE 11-20-77
AMOUNT OF FIRST PAYMENT \$ 162.00	AMOUNT OF OTHER PAYMENTS \$ 162.00	DATE FINAL PAYMENT DUE 10-20-83	TOTAL OF PAYMENTS \$11,664.00	AMOUNT FINANCED \$ 7468.25	

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 of lot of land situate in Gantt Township, Greenville County, State of South Carolina, beginning at a stake on the west side of the Ponder Road and running thence S. 53-25 E. 294 feet to a stake; thence S. 52-45 W. 150 feet to a stake; along the road N. 52-45 W. 294 feet to a stake on bank of said road; thence being the same property conveyed to me by deed from Sarah M. McWhite, dated July 18, 1942, and redorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 246 at page 96. Said lot contains one acre, more or less.

This being the same property conveyed to Julius Owens and Mary C. Owens by Sarah M. McWhite, by deed dated the 18th July, 1942 and recorded in the RMC Office on July 18, 1942 in deed book 246 at page 96.

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 all taxes, liens, assessments, obligations, prior encumbrances, and any charges whatsoever against the above described real estate as they become due. Mortgagee 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 insurance in Mortgagee's own name, and such payments and expenditures for insurance 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.

Upon any default, all obligations of Mortgagor to Mortgagee shall become due, at the option of Mortgagee, without notice or demand.

Mortgagor agrees in case of foreclosure of this mortgage to pay a reasonable attorney's fee as determined by the court in which suit is filed and any court costs which shall be secured by this mortgage and included in judgment of foreclosure.

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

Laurie Tucker (Witness)
 [Signature]
 (Witness)

Julius Owens (L.S.)
 Mary C. Owens (L.S.)

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