

REAL PROPERTY MORTGAGE 1416 598 ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Princella B. Smith Ernest Smith #9 Patterson Avenue Piedmont, S.C. 29673		MORTGAGEE CITY FINANCIAL SERVICES, INC. ADDRESS 46 Liberty Lane Pleasantburg Shopping Center P.O. Box 5758 Station B Greenville, S.C. 29606			
LOAN NUMBER 26764	DATE 11-21-77	INTEREST BEGINS DATE 11-25-77	NUMBER OF PAYMENTS 60	DATE DUE EACH MONTH 25	DATE FIRST PAYMENT DUE 12-25-77
AMOUNT OF FIRST PAYMENT \$ 80.00	AMOUNT OF OTHER PAYMENTS \$ 80.00	DATE FINAL PAYMENT DUE 11-25-82	TOTAL OF PAYMENTS \$ 4800.00	AMOUNT FINANCED \$ 3289.74	

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

NOW, KNOW ALL MEN, that Mortgagor (or, 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 of 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

herein, situated in South Carolina, County of **Greenville**
 N, undivided One-Half (1/2) undivided interest in the following real estate, all that certain piece, parcel or lot of land so naining Five-Tenth (5/10) of an acre, more or less, in Grove Township, Greenville County, South Carolina, lying on the south side of the Piedmont Road, and being more particularly described according to plat made by W.F. Adkins, Surveyor May 16th 1939 as follows: BEGINNING at an iron pin on the intersection of the Piedmont Road and another road; thence South 12 degrees and 30 minutes west 1.76 chs, to a stone 3 X O.M; thence North 82 degrees and 15 minutes east 3.00 Chains to a stone 3IM; thence North 12 degrees 30 minutes East 1.79 chains to an iron pin 3IM in the Piedmont road; thence with the Piedmont Road South 82 degrees 45 minutes West chains to the point of beginning. This being the same property conveyed to Princella B. Smith, by Ernest Smith Sr. by deed dated 9th day of June, 1960, and recorded in the R.M.C. Office for Greenville County by deed dated June 24, 1960 in deeb book 653 page 152.

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

Mortgagee 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. Mortgagee also agrees to maintain insurance in such form and amount so may be satisfactory to Mortgagee in Mortgagee's favor

If Mortgagor fails to make any of the above mentioned payments or fails to maintain such insurance, Mortgagee may, but is not obligated to make such payments in effect such insurance in Mortgagee's name and such payments and such expenditures for insurance shall be due and payable to Mortgagee on demand and bear interest at the highest lawful rate if not paid when due, shall be a lien hereunder on the above described real estate and may be enforced and collected in the same manner as the other debts hereunder secured.

After Mortgagor has been in default for failure to make a required payment for 30 days or more, Mortgagee may give notice to Mortgagor of his right to cure such default within 30 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 redemption of indebtedness is significantly impaired, the entire balance then owed for unearned charges shall, at the option of Mortgagee, become due and payable without notice or demand. Mortgagee agrees to pay all expenses incurred in enforcing its lien and any security interest including reasonable attorney's fees as permitted by law.

Mortgagor and Mortgagee'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, (they) have set (my-our) hand(s) and seal(s) the day and year first above written

Signed, Sealed, and Delivered
 in the presence of

Sandra Simpson
 (Witness)

John R. Griffin
 (Witness)

Princella B. Smith (R.S.)
 Princella B. Smith
Ernest Smith (R.S.)
 Ernest Smith

GT 82-1024E (10-76) SOUTH CAROLINA

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