

REAL PROPERTY MORTGAGE

BOOK 1448 PAGE 213

ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Henry C. McKinney Barbara S. McKinney 102 Knox Drive Greenville, SC 29602		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 10 West Stone Ave. Greenville, SC 29602			
LOAN NUMBER 28835	DATE 10/24/78	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION 10/30/78	NUMBER OF PAYMENTS 84	DATE DUE EACH MONTH 30	DATE FIRST PAYMENT DUE 11/30/78
AMOUNT OF FIRST PAYMENT \$ 96.00	AMOUNT OF OTHER PAYMENTS \$ 96.00	DATE FINAL PAYMENT DUE 10/30/85	TOTAL OF PAYMENTS \$ 8064.00	AMOUNT FINANCED \$ 4833.34	

THIS MORTGAGE SECURES FUTURE ADVANCES -- MAXIMUM OUTSTANDING \$50,000

NOW, KNOW ALL MEN, that the undersigned (all, if more than one), to secure payment of a Promissory Note of even date from one or more of the above named Mortgagors to the above named Mortgagee in the above Total of Payments and all future and other obligations of one or more of the above named Mortgagors 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, situate, lying and being in the Greenville County, South Carolina, known and designated as Lots 57 and one-half of adjoining Lot No. 58, on a plat of GLENDALE HEIGHTS, recorded in the R.M.C. Office for Greenville County in Plat Book KK, at page 143, and being further described, according to said plat, and a more recent survey by C.C. Jones, Engineer, dated August, 1960, as follows:

BEGINNING at an iron pin on the eastern side of Knox Street at the corner of intersection of Knox Street and Dresden Avenue, thence running along the eastern side of Knox Street N. 6-45 W. 85 feet to a point, thence in a new line through Lot 58, N. 83-15 E. 130 feet to and iron pin in rear line of Lot 38, thence along the rear line of Lots Nos. 38 and 39, S. 6-45 E. 105 feet to an iron pin on the northern side of Dresden Avenue, S. 83-15 W. 110 feet to an iron pin, thence along the curve of the intersection of Dresden Avenue and Knox Street, the chord of which is N. 51-45

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. 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.

Each of the undersigned agrees that no extension of time or other variation of any obligation secured hereby shall affect his respective obligations hereunder.

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

Beverly Bassett (Witness)
W. H. McClelland (Witness)

Henry C. McKinney (L.S.)
Barbara S. McKinney (L.S.)