

**REAL PROPERTY MORTGAGE**

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**FILED**  
MAY 29 1979  
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NAMES AND ADDRESSES OF ALL MORTGAGORS Robert A. McDowell Renee A. McDowell 14 Valley View Lane Greenville, South Carolina 29605		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane P.O. Box 5758 Station B Greenville, S.C. 29606			
LOAN NUMBER	DATE	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION	NUMBER OF PAYMENTS	DATE DUE EACH MONTH	DATE FIRST PAYMENT DUE
27640	5-25-79	5-25-79	72	25	6-25-79
AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS	DATE FINAL PAYMENT DUE	TOTAL OF PAYMENTS	AMOUNT FINANCED	
\$ 156.00	\$ 156.00	5-25-85	\$ 11232.00	\$ 7191.65	

**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 lot of land in the State of South Carolina, County of Greenville being known and designated as Lot No. 51 on a plat of Sylvan Hills Subdivision recorded in Plat Book S at Page 103 and having, according to said plat the following metes and bound to-wit: BEGINNING at an iron pin on the northerly edge of Valley View Lane and running thence along said Lane S. 84-24 W. 56 feet to an iron pin; thence along the curve of the intersection of Valley View Lane and Morningside Drive, N. 50-12 W. 28 feet to an iron pin on the easterly edge of Morningside Drive; thence along said drive N. 4-32 W. 130.2 feet to an iron pin; thence N. 84-24 E, 73 feet to an iron pin; thence S. 5-36 E, 150 feet to the point of beginning. This is the identical property conveyed to the Grantor by deed of Wward 1 and Betty Martin recorded in Deed Book 823 at page 383. This property is conveyed subject to restrictive covenants of record, set back lines, road or passageway, easements and rights of way, if any affecting the above described property. Derivation is as follows: Deed Book 968, Page 598 - Joseph H Cunningham Jr. 3-1-73.

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. 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 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

*Dwain R. Sims*  
(Witness)  
*Gary W. Ray*  
(Witness)

*Robert A. McDowell* (LS)  
Robert A. McDowell  
*Renee A. McDowell* (LS)  
Renee A. McDowell

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