

NAMES AND ADDRESSES OF ALL MORTGAGORS Ruby Linda Lovelace 100 Springbrook Drive Greenville, SC 29605		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: P. O. Box 5758, Station B 46 Liberty Lane, Pleasantburg Greenville, SC 29606	
LOAN NUMBER 27646		DATE 5-31-79	
AMOUNT OF FIRST PAYMENT \$ 150.00		AMOUNT OF OTHER PAYMENTS \$ 150.00	
DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION 5-31-79		NUMBER OF PAYMENTS 120	
DATE FIRST PAYMENT DUE 6-31-79		DATE DUE EACH MONTH 31	
DATE FINAL PAYMENT DUE 5-31-89		TOTAL OF PAYMENTS \$ 18,000.00	
AMOUNT FINANCED \$ 8954.53			

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 certain piece, parcel or lot of land in Greenville County, Gantt Township, State of South Carolina, being known and designated as Lot No. 1 on a plat of property of Albert Taylor, dated April 14, 1955, by Terry T. Dill, recorded in Plat Book II, at Page 129, and having the following metes and bounds to-wit:

Beginning at an iron pin on the southern side of Springbrook Drive at its intersection with Lucille Avenue and running thence S. 0-38 E. 148 feet to an iron pin at the corner of Lot No. 4; running thence S. 86-35 E. 70 feet along the common boundary of Lots Nos. 1 and 4 to an iron pin at the joint rear corner of Lots Nos. 1 and 2; running thence N. 0-38 W. 140 feet along the common boundary of Lots Nos. 1 and 2 to an iron pin; thence 10 feet along the same line to an iron pin on the southern side of Springbrook Drive; thence N. 86-35 W. 70 feet to the beginning

TO HAVE AND TO HOLD all and singular the real estate described above unto said Mortgagee, its successors and assigns forever. Derivation is as follows: Deed Book 904, Page 131, From Ruby Linda Lovelace, dated

December 7, 1970. 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

Susan R. Davis (Witness)
Gay W. Cape (Witness)

Ruby Linda Lovelace (LS)
 Ruby Linda Lovelace (LS)

0051

4328 RV-2