



NAMES AND ADDRESSES OF ALL MORTGAGOR		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC.			
Carl M. Lowery Jean Lowery 32 Shamrock Circle Greenville, South Carolina		ADDRESS: 46 Liberty Lane P.O. Box 5758 Station B Greenville, S.C. 29606			
LOAN NUMBER	DATE	DATE FINANCE CHARGES BEG TO ACCRUE (OTHER THAN DATE OF TRANSACTION)	NUMBER OF PAYMENTS	DATE DUE EACH MONTH	DATE FIRST PAYMENT DUE
28050	4-1-80	4-7-80	60	7	5-7-80
AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS	DATE FINAL PAYMENT DUE	TOTAL OF PAYMENTS	AMOUNT FINANCED	
\$ 95.00	\$ 95.00	4-7-85	\$ 5700.00	\$ 3741.13	

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

The words "you" and "your" refer to Mortgagee. The words "I," "me" and "my" refer to all Mortgagors indebted on the note secured by this mortgage.

To secure payment of a note which I signed today promising to pay you the above Total of Payments and to secure all my other and future obligations to you, the Maximum Outstanding at any given time not to exceed the amount stated above, each of the undersigned grants, bargains, sells and releases to you the real estate described below and all present and future improvements on the real estate, which is located in South Carolina, County of **Greenville**

All that piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, being known as Lot No. 39 of Shamrock Acres, plat of which is recorded in Plat Book YY, page 43, and according to said plat, having the following metes and bounds, to-wit:

BEGINNING at an iron pin on Shamrock Circle at joint front corner of Lots Nos. 38 and 39, and running thence with the line of said lots N. 8-42 E., 148.6 feet; thence N. 67-41 W., 52.1 feet; thence S. 33-42 W., 153.3 feet to an iron pin on Shamrock Circle; thence with Shamrock Circle S. 66-11 E., 82.7 feet to bend, and still with Shamrock Circle S.. 81-18 E., 35.8 feet to the point of beginning.

This conveyance is made subject to the set back line shown on said plat, and the recorded restrictions applicable to Shamrock Acres.

Derivation is as follows: Deed Book 715, Page 185 Ralph G. Land dated January 24, 1963.

If I pay the note secured by this mortgage according to its terms this mortgage will become null and void.

I will pay all taxes, liens, assessments, obligations, encumbrances and any other charges against the real estate and maintain insurance on the real estate in your favor in a form and amount satisfactory to you. You may pay any such tax, lien, assessment, obligation, encumbrance or other charge or purchase such insurance in your own name, if I fail to do so. The amount you pay will be due and payable to you on demand. I will bear interest at the highest lawful rate, will be an additional lien on the real estate and may be enforced and collected in the same manner as any other obligation secured by this mortgage.

If I am in default for failure to make a required payment for 10 days or more, you may send me a notice giving me 20 days to eliminate the default. If I do not eliminate the default in the manner stated in the notice, or if I eliminate the default after you send me the notice of default or a future payment by failing to pay on schedule, or if my ability to repay my loan or the condition, value or protection of your rights in the real estate securing my loan is significantly impaired, then the full amount I owe, less any charges which you have not yet earned, will become due, if you desire, without your advising me.

I will pay all expenses you incur in enforcing any security interest, including reasonable attorney's fees as permitted by law.

Each of the undersigned agrees that no extension of time or other variation of any obligation secured by this mortgage will affect any other obligations under this mortgage.

Each of the undersigned waives marital rights, homestead exemption and all other exemptions under South Carolina law.

This mortgage will extend, consolidate and renew any existing mortgage you hold against me on the real estate described above.

Signed, Sealed, and Delivered  
in the presence of

*[Signature]* (Witness)  
*[Signature]* (Witness)

*Carl M. Lowery* (LS)  
CARL M. LOWERY

*Jean Lowery* (LS)  
JEAN LOWERY